United States Banking Activities Abroad

NORTH AMERICA

CANADA	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
BankAmerica Corp. (a)	0	6	0	0	0	1	0	7
Bank of Boston Corp.	1	1	0	0	0	0	1	3
Bank of Virginia	0	0	0	1	0	0	0	1
Bankers Trust New York Corp.	0	1	0	0	0	0	0	1
Chase Manhattan Corp.	0	1	0	1	0	0	0	2
Chemical New York Corp.	4	1	0	1	0	0	0	6
Citicorp	5	1	0	12	0	0	6	24
Comerica, Inc.	0	1	0	0	0	0	0	1
First Chicago Corp.	0	2	0	1	0	0	0	3
First Interstate Bancorp., Inc.	2	1	0	0	0	0	0	3
Irving Bank Corp.	0	1	0	0	0	0	0	1
Manufacturers Hanover Corp.	0	1	0	4	0	0	0	5
Mellon National Corp.	0	1	0	0	0	0	0	1
J.P. Morgan & Co., Inc.	0	1	0	0	0	0	0	1
NBD Bancorp., Inc.	0	1	0	0	0	0	0	1
Republic New York Corp.	0	0	0	0	0	0	1	1
Security Pacific Corp.	0	1	0	0	0	0	0	1
U.S. Bancorp.	1	0	0	0	0	0	0	1
Wells Fargo & Co.	0	1	0	0	0	0	0	1
Canada Totals (19 Banks)	**13**	**22**	**0**	**20**	**0**	**1**	**8**	**64**

MEXICO	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
BankAmerica Corp. (a)	0	0	0	0	0	1	0	1
Bank of Boston Corp.	0	0	0	0	0	1	0	1
Bank of Virginia Co.	0	0	0	0	0	1	0	1
Bankers Trust New York Corp.	0	0	0	0	0	1	0	1
Chase Manhattan Corp.	0	0	0	0	0	1	0	1
Chemical New York Corp.	0	0	0	0	0	1	0	1
Citicorp	5	0	0	1	0	0	5	11
Comerica, Inc.	0	0	0	1	0	0	0	1
First Chicago Corp.	0	0	0	1	0	1	0	2
First Interstate Bancorp., Inc.	0	0	0	0	0	1	0	1
First National State Bancorp., Inc.	0	0	0	0	0	1	0	1
First Pennsylvania Corp.	0	0	0	0	0	1	0	1
Harris Bankcorp., Inc.	0	0	0	0	0	1	0	1
Manufacturers Hanover Corp.	0	0	0	0	0	1	4	5
Marine Midland Banks, Inc.	0	0	0	0	0	1	0	1
Maryland National Corp.	0	0	0	0	0	1	0	1
Mellon National Corp.	0	0	0	0	0	1	0	1
J.P. Morgan & Co., Inc.	0	0	0	0	0	1	0	1
Norwest Corp.	0	0	0	0	0	1	0	1
PNC Financial Corp.	0	0	0	0	0	1	0	1
Republic New York Corp.	0	0	0	0	0	1	0	1
RepublicBank Corp.	0	0	0	0	0	1	0	1
Security Pacific Corp.	0	0	0	0	0	1	0	1
Texas Commerce Bancshares, Inc.	0	0	0	0	0	1	0	1
Wells Fargo & Co.	0	0	0	0	0	1	0	1
Mexico Totals (25 Banks)	**5**	**0**	**0**	**3**	**0**	**23**	**9**	**40**

CARIBBEAN & CENTRAL AMERICA

BAHAMAS	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
AmeriTrust Co.	1	0	0	0	0	0	0	1
American Security Corp.	1	0	0	0	0	0	1	2
BancOhio Corp.	1	0	0	0	0	0	0	1
Bank of Boston Corp.	1	0	0	0	0	0	1	2
Bank of New England Co.	0	0	0	0	0	0	1	1
Bank of Virginia Co.	1	0	0	0	0	0	1	2
Bankers Trust New York Corp.	1	0	0	0	0	0	0	1
CBT Corp.	1	0	0	0	0	0	0	1
Centerre Bancorp.	1	0	0	0	0	0	0	1
Chase Manhattan Corp.	4	1	0	0	0	0	0	5
Chemical New York Corp.	1	1	0	0	0	0	2	4
Citicorp	1	2	0	1	0	0	1	5
Citizens & Southern Georgia Corp.	0	0	0	0	0	1	0	1
CoreStates Financial Corp.	1	0	0	0	0	0	1	2
European American Bancorp.	1	0	0	0	0	0	1	2
Fidelcor	1	0	0	0	0	0	0	1
Fidelity Union Bancorp.	1	0	0	0	0	0	0	1
First American Bankshares, Inc.	0	0	0	0	0	1	0	1
First City Bancorp. of Texas, Inc.	1	0	0	0	0	0	0	1
First Interstate Bancorp., Inc.	0	0	0	0	0	2	0	2
First Union Corp.	1	0	0	0	0	0	0	1
Harris Bankcorp., Inc.	1	0	0	0	0	0	0	1
Hartford National Corp.	0	0	0	0	0	1	0	1
Huntington Bancshares, Inc.	1	0	0	0	0	0	0	1
InterFirst Corp.	1	0	0	0	0	0	0	1
Manufacturers National Corp.	1	0	0	0	0	0	0	1
Marine Midland Banks, Inc.	1	0	0	0	0	0	0	1
Maryland National Corp.	1	0	0	0	0	0	0	1
Michigan National Corp.	1	0	0	0	0	0	0	1
J.P. Morgan & Co., Inc.	1	0	0	0	0	0	1	2
NBD Bancorp., Inc.	1	0	0	0	0	0	0	1
National City Corp.	1	0	0	0	0	0	0	1
NatWest Holdings, Inc.	0	0	0	0	0	1	0	1
Norwest Corp.	0	0	0	0	0	1	0	1
PNC Financial Corp.	0	0	0	0	0	0	1	1
RepublicBank Corp.	1	0	0	0	0	0	0	1
Security Pacific Corp.	1	0	0	0	0	0	0	1
Society Corp.	1	0	0	0	0	0	1	2
Southwest Bancshares, Inc.	1	0	0	0	0	0	0	1
Sovran Financial Corp.	1	0	0	0	0	0	0	1
Texas Commerce Bancshares, Inc.	1	0	0	0	0	0	0	1
Trust Co. of Georgia	1	0	0	0	0	0	0	1
Union Bancorp.	1	0	0	0	0	0	0	1
United Banks of Colorado, Inc.	1	0	0	0	0	0	0	1
Wells Fargo & Co.	1	0	0	0	0	0	0	1
Bahamas Totals (44 Banks)	**39**	**4**	**0**	**1**	**0**	**8**	**11**	**62**

EUROPE

AUSTRIA	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Chase Manhattan Corp.	0	1	0	0	0	0	0	1
Chemical New York Corp.	0	0	0	0	0	1	0	1
Citicorp	0	1	0	1	0	1	0	3
Security Pacific Corp.	0	0	0	1	0	0	0	1
Austria Totals (4 Banks)	**0**	**2**	**0**	**2**	**0**	**2**	**0**	**6**

BELGIUM	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Bankers Trust New York Corp.	0	1	0	0	0	1	0	2
Chase Manhattan Corp.	0	1	0	0	0	0	0	1
Chemical New York Corp.	0	0	0	2	0	0	1	3
Citicorp	64	2	0	1	0	0	5	72
Manufacturers Hanover Corp.	1	1	0	0	0	0	0	2
J.P. Morgan & Co., Inc.	2	0	0	1	0	0	0	3
Security Pacific Corp.	0	0	0	1	0	0	0	1
Belgium Totals (7 Banks)	**67**	**5**	**0**	**5**	**0**	**1**	**6**	**84**

CHANNEL ISLANDS	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
BankAmerica Corp.	1	0	0	0	0	0	1	2
Chase Manhattan Corp.	1	1	0	0	0	0	0	2
Chemical New York Corp.	0	2	0	0	0	0	0	2
Citicorp	1	2	0	0	0	0	0	3
J.P. Morgan & Co., Inc.	1	0	0	0	0	0	0	1
Channel Islands Totals (5 Banks)	**4**	**5**	**0**	**0**	**0**	**0**	**1**	**10**

DENMARK	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Chase Manhattan Corp.	1	0	0	0	0	0	0	1
Citicorp	1	0	0	0	0	0	0	1

FRANCE	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
BankAmerica Corp.	0	1	0	0	0	0	0	1
Bank of Boston Corp.	1	0	0	2	0	0	0	3
Bankers Trust New York Corp.	1	0	0	0	0	0	0	1
Chase Manhattan Corp.	2	1	0	0	0	0	0	3
Chemical New York Corp.	2	1	0	1	0	0	0	4
Citicorp	2	2	0	2	0	0	15	21
InterFirst Corp.	0	0	0	0	0	1	0	1
Irving Bank Corp.	0	0	0	0	0	1	0	1
First Chicago Corp.	1	0	0	0	0	0	0	1
Manufacturers Hanover Corp.	0	1	0	0	0	1	0	2
Marine Midland Banks, Inc.	1	0	0	0	0	0	0	1
J.P. Morgan & Co., Inc.	1	0	1	0	0	0	0	2
Security Pacific Corp.	0	0	0	1	0	1	0	2
France Totals (13 Banks)	**11**	**6**	**1**	**6**	**0**	**4**	**15**	**43**

FINLAND	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Chase Manhattan Corp.	0	1	0	0	0	0	0	1
Citicorp	0	1	0	0	0	0	1	2

GERMANY	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
BankAmerica Corp.	0	1	0	0	0	0	1	2
Bank of Boston Corp.	1	0	0	1	0	0	0	2
Bankers Trust New York Corp.	0	1	0	0	0	2	0	3
Chase Manhattan Corp.	1	1	0	0	0	0	0	2
Chemical New York Corp.	1	1	0	1	0	0	2	5
Citicorp	276	1	0	1	0	0	15	293
CoreStates Financial Corp.	0	0	0	0	0	1	0	1
First Chicago Corp.	3	0	0	0	0	0	0	3
First Interstate Bancorp., Inc.	0	0	0	0	0	1	0	1
First Union Corp.	0	0	0	0	0	1	0	1
Irving Bank Corp.	1	0	0	0	0	0	0	1
Manufacturers Hanover Corp.	4	0	0	0	0	2	0	6
Marine Midland Banks, Inc.	0	0	0	0	0	1	0	1
Mellon National Corp.	1	0	0	0	0	0	0	1
J.P. Morgan & Co., Inc.	2	0	0	0	0	0	0	2
Security Pacific Corp.	1	0	0	1	0	0	0	2
State Street Boston Corp.	0	0	0	0	0	0	1	1
Germany Totals (17 Banks)	**291**	**5**	**0**	**4**	**0**	**8**	**19**	**327**

GREECE	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Bankers Trust New York Corp.	0	0	0	0	0	1	0	1
Chase Manhattan Corp.	3	0	0	0	0	0	0	3
Citicorp	12	0	0	0	0	0	0	12
First Chicago Corp.	1	0	0	0	0	0	0	1
Manufacturers Hanover Corp.	0	0	0	0	0	1	0	1
Marine Midland Banks, Inc.	0	0	0	0	0	1	0	1
Mellon National Corp.	0	0	0	0	0	1	0	1
Greece Totals (7 Banks)	**16**	**0**	**0**	**0**	**0**	**4**	**0**	**20**

GIBRALTAR	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
BankAmerica Corp.	0	0	0	0	0	0	1	1

IRELAND	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Chase Manhattan Corp.	0	1	0	0	0	0	0	1
Citicorp	2	0	0	0	0	0	3	5
First Chicago Corp.	1	0	0	0	0	0	0	1

ITALY	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
BankAmerica Corp.	0	10	0	0	0	1	0	11
Bank of Boston Corp.	1	0	0	1	0	0	0	2
Bankers Trust New York Corp.	1	0	0	1	0	0	0	2
Chase Manhattan Corp.	2	1	0	0	0	1	0	4
Chemical New York Corp.	2	0	0	1	0	0	0	3
Citicorp	3	0	0	1	0	0	11	15
First Chicago Corp.	2	0	0	1	0	0	0	3
First Interstate Bancorp., Inc.	0	0	0	0	0	1	0	1
Irving Bank Corp.	1	0	0	1	0	0	0	2
Manufacturers Hanover Corp.	2	0	0	2	0	0	0	4
Marine Midland Banks, Inc.	0	0	0	0	0	1	0	1
Mellon National Corp.	0	0	0	0	0	1	0	1
J.P. Morgan & Co., Inc.	2	0	0	1	0	0	0	3
Security Pacific Corp.	0	0	0	1	0	1	0	2
Wells Fargo & Co.	1	0	0	0	0	0	0	1
Italy Totals (15 Banks)	**17**	**11**	**0**	**10**	**0**	**6**	**11**	**55**

LUXEMBOURG	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
BankAmerica Corp.	0	1	0	0	0	0	1	2
Bank of Boston Corp.	1	1	0	0	0	0	1	3
Chase Manhattan Corp.	0	1	0	0	0	0	0	1
Citicorp	0	1	0	0	0	0	0	1
Manufacturers Hanover Corp.	0	1	0	0	0	0	0	1
Norwest Corp.	1	0	1	0	0	0	0	2
Luxembourg Totals (6 Banks)	**2**	**5**	**1**	**0**	**0**	**0**	**2**	**10**

MONACO	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Citicorp	1	0	0	0	0	0	0	1

NETHERLANDS	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Bankers Trust New York Corp.	0	0	0	0	0	1	0	1
Chase Manhattan Corp.	0	1	0	0	0	1	0	2
Chemical New York Corp.	0	0	0	1	0	0	0	1
Citicorp	2	0	0	1	0	0	5	8
J.P. Morgan & Co., Inc.	0	0	0	0	1	0	0	1
Security Pacific Corp.	0	0	0	1	0	0	0	1
Netherlands Totals (6 Banks)	**2**	**1**	**0**	**3**	**1**	**2**	**5**	**14**

NORWAY	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Chase Manhattan Corp.	0	0	0	0	0	1	0	1
Citicorp	0	0	0	0	0	1	0	1
Manufacturers Hanover Corp.	0	0	0	0	0	1	0	1

POLAND	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
First Chicago Corp.	0	0	0	0	0	1	0	1

PORTUGAL	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
BankAmerica Corp.	0	0	0	0	0	1	0	1
Bankers Trust New York Corp.	0	0	0	0	0	1	0	1
Chase Manhattan Corp.	0	0	0	0	0	1	0	1
Citicorp	0	0	0	0	0	1	0	1
Manufacturers Hanover Corp.	0	0	0	0	0	1	0	1
Portugal Totals (5 Banks)	**0**	**0**	**0**	**0**	**0**	**5**	**0**	**5**

United States Banking Activities Abroad

ROMANIA	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Manufacturers Hanover Corp.	1	0	0	0	0	0	0	1

SPAIN	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
BankAmerica Corp.	0	1	0	0	0	1	0	2
Bankers Trust New York Corp.	1	0	0	0	0	0	0	1
Chase Manhattan Corp.	2	0	0	0	0	0	0	2
Chemical New York Corp.	2	0	0	1	0	0	0	3
Citicorp	71	2	0	1	0	0	1	75
First Bank System, Inc.	0	0	0	0	0	1	0	1
First Chicago Corp.	2	0	0	0	0	0	1	3
First Interstate Bancorp., Inc.	1	0	0	0	0	0	0	1
Irving Bank Corp.	0	0	0	0	0	1	0	1
Manufacturers Hanover Corp	2	0	0	1	0	1	0	4
Marine Midland Banks, Inc.	0	0	0	0	0	1	0	1
Mellon National Corp.	0	0	0	0	0	1	0	1
J.P. Morgan & Co., Inc.	1	0	1	0	0	0	0	2
Security Pacific Corp.	0	0	0	0	0	1	0	1
Wells Fargo & Co.	0	0	0	0	0	1	0	1
Spain Totals (15 Banks)	**82**	**3**	**1**	**3**	**0**	**8**	**2**	**99**

SWEDEN	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Chase Manhattan Corp.	0	0	0	0	0	1	0	1
Citicorp	0	0	0	0	0	1	0	1
First Chicago Corp.	0	0	0	0	0	1	0	1
Manufacturers Hanover Corp.	0	0	0	0	0	1	0	1
Sweden Totals (4 Banks)	**0**	**0**	**0**	**0**	**0**	**4**	**0**	**4**

SWITZERLAND	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Bankers Trust New York Corp.	0	1	0	0	0	1	0	2
Chase Manhattan Corp.	0	1	0	0	0	1	0	2
Chemical New York Corp.	1	0	0	1	0	0	1	3
Citicorp	4	5	0	0	0	0	1	10
European American Bancorp	0	0	0	0	0	1	0	1
First Chicago Corp.	1	0	1	0	0	1	0	3
Manufacturers Hanover Corp.	1	0	0	0	0	1	0	2
J.P. Morgan & Co., Inc.	1	1	1	0	0	0	0	3
Wachovia Corp.	0	0	0	0	0	1	0	1
Switzerland Totals (9 Banks)	**8**	**8**	**2**	**1**	**0**	**6**	**2**	**27**

TURKEY	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Bankers Trust New York Corp.	0	0	0	0	0	1	0	1
Citicorp	3	0	0	0	0	0	0	3
Manufacturers Hanover Corp.	1	0	0	0	0	0	0	1

UNITED KINGDOM	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
BankAmerica Corp.	0	1	1	2	1	0	1	6
Bank of Boston Corp.	2	1	1	2	0	0	1	7
Bank of New England Corp.	0	0	0	0	0	1	0	1
Bank of New York Co., Inc.	1	0	0	0	0	0	0	1
Bank of Virginia Co.	0	0	0	0	0	1	0	1
Bankers Trust New York Corp.	2	0	1	0	1	0	0	4
Centerre Bancorp.	1	0	0	0	0	0	0	1
Chase Manhattan Corp.	1	2	0	0	0	0	0	3
Chemical New York Corp.	1	1	0	4	0	4	3	13
Citicorp	5	1	0	3	0	0	55	64
Comerica, Inc.	1	0	0	0	0	0	0	1
CoreStates Financial Corp.	1	0	0	0	0	1	1	3
Fidelcor	1	0	0	0	0	0	0	1
Fidelity Union Bancorp.	1	0	0	0	0	0	0	1
First Atlanta Corp.	0	0	0	0	0	1	0	1
First Bank System, Inc.	0	0	0	0	0	2	0	2
First Chicago Corp.	1	0	1	1	0	0	2	5
First City Bancorp. of Tex., Inc.	1	0	0	0	0	0	0	1
First Interstate Bancorp., Inc.	1	0	0	-	0	0	0	1
First Maryland Bancorp.	1	0	0	0	0	0	0	1
First Pennsylvania Corp.	1	0	0	0	0	0	0	1
First Union Corp.	0	0	0	0	0	1	0	1
First Wisconsin Corp.	1	0	0	0	0	0	1	2
Fleet Financial Group, Inc.	1	0	0	0	0	0	0	1
Harris Bankcorp., Inc.	1	0	0	0	0	0	0	1
InterFirst Corp.	1	0	0	0	0	0	0	1
Irving Bank Corp.	1	0	1	0	0	0	0	2
Manufacturers Hanover Corp.	2	1	0	3	0	3	4	13
Manufacturers National Corp.	0	0	0	0	0	1	0	1
Marine Midland Banks, Inc.	1	0	0	0	1	0	0	2
Maryland National Corp.	0	0	0	0	0	1	0	1
Mellon National Corp.	1	0	0	0	0	0	0	1
Midlantic Banks, Inc.	0	0	0	0	0	1	0	1
J.P. Morgan & Co., Inc.	1	0	0	0	1	0	0	2
NBD Bancorp., Inc.	1	0	0	0	0	0	0	1
NCNB Corp.	2	0	2	3	1	0	0	8
National City Corp.	0	0	0	0	0	1	0	1
Northern Trust Corp.	1	0	0	0	0	0	0	1
Norwest Corp.	0	0	0	0	0	1	0	1
RepublicBank Corp.	1	0	0	0	0	0	0	1
Riggs National Corp	0	0	0	0	0	1	0	1
Security Pacific Corp.	1	0	0	2	0	0	0	3
Southeast Banking Corp.	0	0	0	0	0	1	0	1
Southwest Bancshares, Inc.	0	0	0	0	0	1	0	1
State Street Boston Corp.	0	0	0	0	0	1	0	1
Texas Commerce Bancsnares, Inc.	1	0	0	0	0	0	0	1
Wells Fargo & Co.	1	0	1	0	0	0	0	2
United Kingdom Totals (47 Banks)	**40**	**7**	**8**	**20**	**5**	**23**	**68**	**171**

U.S.S.R.	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
BankAmerica Corp.	0	0	0	0	0	1	0	1
Chase Manhattan Corp.	0	0	0	0	0	1	0	1

YUGOSLAVIA	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Bankers Trust New York Corp.	0	0	0	0	0	1	0	1

MIDDLE EAST/PERSIAN GULF

BAHRAIN	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Bank of Boston Corp.	0	0	0	0	0	1	0	1
Bankers Trust New York Corp.	1	0	0	0	0	0	0	1
Chase Manhattan Corp.	2	0	0	0	0	0	0	2
Chemical New York Corp.	1	0	0	0	0	0	0	1
Citicorp	1	1	1	0	0	0	0	3
First City Bancorp. of Tex., Inc.	0	0	0	0	0	1	0	1
InterFirst Corp.	0	0	0	0	0	1	0	1
Irving Bank Corp.	0	0	0	0	0	1	0	1
Manufacturers Hanover Corp.	1	0	0	0	0	1	0	2
Marine Midland Banks, Inc.	0	0	0	0	0	1	0	1
Security Pacific Corp.	1	0	0	0	0	0	0	1
Texas Commerce Bancshares, Inc.	0	0	0	0	0	1	0	1
Bahrain Totals (12 Banks)	**7**	**1**	**1**	**0**	**0**	**7**	**0**	**16**

IRAN	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Chemical New York Corp.	0	0	0	0	0	1	0	1

JORDAN	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Chase Manhattan Corp.	1	0	0	0	0	0	0	1
Citicorp	2	0	0	0	0	0	0	2
Manufacturers Hanover Corp.	0	0	0	0	0	1	0	1

LEBANON	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Chase Manhattan Corp.	2	0	0	0	0	0	0	2
Chemical New York Corp.	0	1	0	0	0	1	0	2
Citicorp	2	0	0	0	0	0	0	2
Chase Manhattan Corp.	0	0	0	0	0	1	0	1
Irving Bank Corp.	0	0	0	0	0	1	0	1
Manufacturers Hanover Corp.	0	0	0	0	0	1	0	1
J.P. Morgan & Co., Inc.	0	0	0	0	0	1	0	1
Republic New York Corp.	0	0	0	0	0	1	0	1
Lebanon Totals (8 Banks)	**4**	**1**	**0**	**0**	**0**	**6**	**0**	**11**

OMAN	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Citicorp	2	0	0	0	0	0	0	2

QATAR	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Citicorp	1	0	0	0	0	0	0	1

UNITED ARAB EMIRTAES	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
BankAmerica Corp.	0	0	0	0	0	1	0	1
Chase Manhattan Corp.	0	0	0	0	0	1	0	1
Chemical New York Corp.	0	0	0	0	0	1	0	1
Citicorp	5	0	0	0	0	0	1	6
First Chicago Corp.	3	0	0	0	0	1	0	4
First Interstate Bancorp., Inc.	0	0	0	0	0	1	0	1
United Arab Emirates Totals (6 Banks)	**8**	**0**	**0**	**0**	**0**	**5**	**1**	**14**

ASIA/PACIFIC BASIN

AUSTRALIA	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
BankAmerica Corp.	0	0	4	0	0	1	0	5
Bank of Boston Corp.	0	0	0	5	0	0	2	7
Bankers Trust New York Corp.	0	0	1	0	0	0	0	1
Chase Manhattan Corp.	0	2	0	0	0	2	0	4
Citicorp	0	0	0	0	0	6	67	73
CoreStates Financial Corp.	0	0	0	0	0	1	1	2
First Chicago Corp.	0	0	2	0	0	1	0	3
First Interstate Bancorp., Inc.	0	0	0	0	0	1	0	1
Irving Bank Corp.	0	0	0	0	0	1	0	1
Manufacturers Hanover Corp.	0	0	0	0	0	1	1	2
Marine Midland Banks, Inc.	0	0	0	0	0	1	0	1
Mellon National Corp.	0	0	0	0	0	2	0	2
J.P. Morgan & Co., Inc.	0	0	0	0	0	2	0	2
NBD Bancorp., Inc.	0	0	1	1	0	0	0	2
NCNB Corp.	0	0	0	0	0	1	0	1
PNC Financial Corp.	0	0	1	1	0	0	0	2
Security Pacific Corp.	0	0	1	0	0	1	0	2
Wells Fargo & Co.	0	0	0	0	0	1	0	1
Australia Totals (18 Banks)	**0**	**2**	**10**	**7**	**0**	**22**	**71**	**112**

BRUNEI	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
BankAmerica Corp.	0	0	0	0	0	0	1	1
Citicorp	2	0	0	0	0	0	0	2

CHINA	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
BankAmerica Corp.	0	0	0	0	0	0	1	1
Chase Manhattan Corp.	0	0	0	0	0	1	0	1
Chemical New York Corp.	0	0	0	0	0	1	0	1
Citicorp	0	0	0	0	0	1	0	1
First Chicago Corp.	0	0	0	0	0	1	0	1
First Interstate Bancorp., Inc.	0	0	0	0	0	1	0	1
Manufacturers Hanover Corp.	0	0	0	0	0	1	0	1
China Totals (7 Banks)	**0**	**0**	**0**	**0**	**0**	**6**	**1**	**7**

HONG KONG	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
BankAmerica Corp.	0	0	0	1	0	0	2	3
Bank of Boston Corp.	1	0	1	0	0	0	0	2
Bankers Trust New York Corp.	1	0	1	0	0	0	0	2
Chase Manhattan Corp.	15	2	1	0	0	0	0	18
Chemical New York Corp.	1	0	1	2	0	0	0	4
Citicorp	30	1	1	1	0	0	14	47
Comerica, Inc.	0	0	0	0	0	1	1	2
CoreStates Financial Corp.	0	0	0	0	0	1	1	2
Fidelity Union Bancorp.	0	0	0	0	0	0	1	1
First Chicago Corp.	1	0	1	0	0	0	1	3
First Interstate Bancorp., Inc.	1	1	0	0	0	0	0	2
First Maryland Bancorp.	0	0	0	0	0	1	0	1
Fleet Financial Group, Inc.	0	0	0	0	0	0	1	1
InterFirst Corp.	0	0	0	0	0	1	0	1
Irving Bank Corp.	16	1	0	0	0	0	0	17
Manufacturers Hanover Corp.	1	1	0	1	0	0	1	4
Manufacturers National Corp.	0	1	0	0	0	0	0	1
Marine Midland Banks, Inc.	0	0	0	0	0	1	0	1
Mellon National Corp.	1	0	0	0	0	0	0	1
Midlantic Banks, Inc.	0	0	0	0	0	1	1	2
J.P. Morgan & Co., Inc.	1	0	0	0	0	0	2	3
NBD Bancorp., Inc.	0	0	0	0	0	1	0	1
NCNB Corp.	1	0	0	1	0	0	1	3
NatWest Holdings, Inc.	0	0	0	0	0	1	0	1
Northern Trust Corp.	1	0	0	0	0	0	0	1
Norwest Corp.	0	0	0	0	0	1	0	1
PNC Financial Corp.	0	1	0	0	0	0	0	1
Rainier Bancorp.	0	0	0	0	0	0	9	9
Republic New York Corp.	1	0	0	0	0	0	1	2
Security Pacific Corp.	1	1	0	2	0	0	0	4
State Street Boston Corp.	0	0	0	0	0	1	0	1
Texas Commerce Bancshares, Inc.	0	0	0	0	0	1	0	1
Wells Fargo & Co.	1	0	1	0	0	0	0	2
Hong Kong Totals (33 Banks)	**74**	**9**	**7**	**8**	**0**	**11**	**36**	**145**

INDIA	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
BankAmerica Corp.	0	0	0	0	0	0	11	11
Bankers Trust New York Corp.	0	0	0	0	0	1	0	1
Chemical New York Corp.	0	0	0	0	0	1	0	1
Citicorp	6	0	0	0	0	0	0	6
Irving Bank Corp.	0	0	0	0	0	1	0	1
Manufacturers Hanover Corp.	0	0	0	1	0	1	0	2
India Totals (6 Banks)	**6**	**0**	**0**	**1**	**0**	**4**	**11**	**22**

INDONESIA	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
BankAmerica Corp.	0	0	0	1	0	0	0	1
Bankers Trust New York Corp.	0	0	0	0	0	1	0	1
Chase Manhattan Corp.	1	0	0	1	0	0	0	2
Chemical New York Corp.	0	0	0	1	0	1	0	2
Citicorp	1	0	1	0	0	0	0	2
First Interstate Bancorp., Inc.	0	0	0	0	0	1	0	1
First Chicago Corp.	0	0	0	0	0	1	2	3
J.P. Morgan & Co., Inc.	0	0	0	0	0	1	0	1
Wells Fargo & Co.	0	0	0	0	0	1	0	1
Indonesia Totals (9 Banks)	**2**	**0**	**1**	**3**	**0**	**6**	**2**	**14**

JAPAN	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep	Other	Total
BankAmerica Corp.	0	0	0	0	0	1	0	1
Bank of Boston Corp.	1	0	0	0	0	0	0	1
Bankers Trust New York Corp.	1	0	1	0	0	0	0	2
Chase Manhattan Corp.	2	0	0	0	0	0	0	2
Chemical New York Corp.	1	0	1	4	0	1	0	7
Citicorp	6	0	1	2	0	0	13	22
CoreStates Financial Corp.	0	0	0	0	0	1	0	1
First Chicago Corp.	1	0	0	1	0	0	0	2
First City Bancorp. of Tex., Inc.	0	0	0	0	0	1	0	1
First Interstate Bancorp., Inc.	1	0	0	0	0	0	0	1
First Union Corp.	0	0	0	0	0	1	0	1
Harris Bankcorp., Inc.	0	0	0	0	0	1	0	1
InterFirst Corp.	0	0	0	0	0	1	0	1
Irving Bank Corp.	1	0	0	0	0	0	0	1
Manufacturers Hanover Corp.	2	0	0	0	0	0	1	3
Marine Midland Banks, Inc.	1	0	0	0	0	0	0	1
Mellon National Corp.	1	0	0	0	0	0	0	1
J.P. Morgan & Co., Inc.	1	0	0	0	0	0	0	1
NBD Bancorp., inc.	1	0	0	0	0	0	0	1
Rainier Bancorp.	1	0	0	0	0	0	0	1
Republic New York Corp.	0	0	0	0	0	1	0	1
RepublicBank Corp.	0	0	0	0	0	1	0	1
Security Pacific Corp.	1	0	0	2	0	0	0	3
Texas Commerce Bancshares, Inc.	0	0	0	0	0	1	0	1
Wells Fargo & Co.	1	0	0	0	0	0	0	1
Japan Totals (25 Banks)	**23**	**0**	**3**	**9**	**0**	**10**	**14**	**59**

KOREA	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
BankAmerica Corp.	0	1	0	0	0	0	0	1
Bank of Boston Corp.	1	0	0	0	0	0	0	1
Bankers Trust New York Corp.	1	0	0	0	0	0	0	1
Chase Manhattan Corp.	1	0	0	0	0	0	0	1
Chemical New York Corp.	1	0	0	0	0	0	0	1
Citicorp	2	0	0	0	0	0	0	2
First Chicago Corp.	1	0	0	0	0	0	0	1
First Interstate Bancorp., Inc.	1	0	0	0	0	0	0	1
First Pennsylvania Corp.	0	0	0	0	0	1	0	1
Manufacturers Hanover Corp.	1	0	0	4	0	0	0	5
Marine Midland Banks, Inc.	1	0	0	0	0	0	0	1
Mellon National Corp.	0	0	0	0	0	1	0	1
J.P. Morgan & Co., Inc.	1	0	0	0	0	0	0	1
Rainier Bancorp.	0	0	0	0	0	1	0	1
RepublicBank Corp.	0	0	0	0	0	1	0	1
Security Pacific Corp.	1	0	0	0	0	0	0	1
Wells Fargo & Co.	0	0	0	0	0	1	0	1
Korea Totals (17 Banks)	**12**	**1**	**0**	**4**	**0**	**5**	**0**	**22**

MACAU	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Citicorp	1	0	0	0	0	0	0	1

MALAYSIA	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Chase Manhattan Corp.	1	0	0	0	0	0	0	1
Citicorp	3	0	0	0	0	0	0	3
First Chicago Corp.	0	0	0	0	0	0	1	1
Manufacturers Hanover Corp.	0	0	0	0	0	1	0	1
J.P. Morgan & Co., Inc.	0	0	0	0	0	1	0	1
Wells Fargo & Co.	0	0	0	0	0	1	0	1
Malaysia Totals (6 Banks)	**4**	**0**	**0**	**0**	**0**	**3**	**1**	**8**

MAURITIUS	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Citicorp	1	0	0	0	0	0	0	1

NEW ZEALAND	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Citicorp	0	0	0	0	0	2	2	4

PAKISTAN	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Chase Manhattan Corp.	1	0	0	0	0	0	0	1
Citicorp	3	0	0	0	0	0	0	3

PHILLIPINES	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Bank of Boston Corp.	1	0	0	0	0	0	0	1
Bankers Trust New York Corp.	1	0	0	0	0	0	0	1
Chase Manhattan Corp.	1	0	0	0	0	0	0	1
Chemical New York Corp.	1	0	0	0	0	0	0	1
Citicorp	3	0	0	0	0	0	1	4
CoreStates Financial Corp.	0	0	0	0	0	1	0	1
First Chicago Corp.	1	0	0	0	0	0	1	2
First Interstate Bancorp., Inc.	0	0	0	0	0	1	0	1
Irving Bank Corp.	0	0	0	0	0	1	0	1
Manufacturers Hanover Corp.	1	0	0	0	0	0	0	1
Marine Midland Banks, Inc.	0	0	0	0	0	1	0	1
Mellon National Corp.	0	0	0	0	0	1	0	1
J.P. Morgan & Co., Inc.	0	0	0	0	0	1	0	1
Rainier Bancorp.	1	0	0	0	0	0	0	1
Security Pacific Corp.	1	0	0	0	0	0	0	1
Wells Fargo & Co.	0	0	0	0	0	0	1	1
Phillipines Totals (16 Banks)	**11**	**0**	**0**	**0**	**0**	**6**	**3**	**20**

SINGAPORE	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
BankAmerica Corp.	0	0	0	1	1	1	1	4
Bank of Boston Corp.	1	0	0	0	0	0	0	1
Bank of New York Co., Inc.	1	0	0	0	0	0	0	1
Bankers Trust New York Corp.	1	0	1	0	0	0	0	2
Chase Manhattan Corp.	3	1	0	0	0	0	0	4
Chemical New York Corp.	1	0	0	1	0	0	0	2
Citicorp	4	1	1	0	0	0	1	7
Citizens & Southern Ga. Corp.	0	0	0	0	0	1	0	1
CoreStates Financial Corp.	0	0	0	0	0	1	0	1
First Bank System, Inc.	0	0	0	0	0	1	0	1
First Chicago Corp.	1	0	1	0	0	0	0	2
First City Bancorp. of Tex., Inc.	1	0	0	0	0	0	0	1
First Interstate Bancorp., Inc.	1	0	0	0	0	0	0	1
First Wisconsin Corp.	0	0	0	0	0	0	1	1
Harris Bankcorp., Inc.	1	0	0	0	0	0	0	1
InterFirst Corp.	1	0	0	0	0	0	0	1
Irving Bank Corp.	1	0	0	0	0	0	0	1
Manufacturers Hanover Corp.	1	0	0	0	0	0	0	1
Marine Midland Banks, Inc.	1	0	0	0	0	0	0	1
Maryland National Corp.	0	0	0	0	0	1	0	1
Mellon National Corp.	0	0	0	0	0	1	0	1
J.P. Morgan & Co., Inc.	1	0	1	0	0	0	0	2
Rainier Bancorp.	1	0	0	0	0	0	0	1
Republic New York Corp.	0	0	0	0	0	0	1	1
RepublicBank Corp.	1	0	0	0	0	0	0	1
Security Pacific Corp.	1	0	0	0	0	0	0	1
State Street Boston Corp.	0	0	0	0	0	1	0	1
Wells Fargo & Co.	1	1	0	0	0	0	0	2
Singapore Totals (28 Banks)	**24**	**3**	**4**	**3**	**1**	**7**	**4**	**46**

SRI LANKA	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Bankers Trust New York Corp.	0	0	0	0	0	1	0	1
Citicorp	1	0	0	0	0	0	0	1
Mellon National Corp.	0	0	0	0	0	1	0	1

TAIWAN	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
BankAmerica Corp.	0	0	0	1	0	0	0	1
Bank of Boston Corp.	1	0	0	0	0	0	0	1
Bankers Trust New York Corp.	1	0	0	0	0	0	0	1
Chase Manhattan Corp.	1	0	0	0	0	0	0	1
Chemical New York Corp.	1	0	0	0	0	0	0	1
Citicorp	1	0	0	0	0	0	0	1
First Interstate Bancorp., Inc.	1	0	0	0	0	0	0	1
Irving Bank Corp.	1	0	0	0	0	0	0	1
Manufacturers Hanover Corp.	1	0	0	0	0	0	0	1
Mellon National Corp.	0	0	0	0	0	1	0	1
J.P. Morgan & Co., Inc.	1	0	0	0	0	0	0	1
NBD Bancorp., Inc.	0	0	0	1	0	0	0	1
Rainier Bancorp.	1	0	0	0	0	0	0	1
RepublicBank Corp.	0	0	0	0	0	1	0	1
Security Pacific Corp.	0	0	0	0	0	1	0	1
Wells Fargo & Co.	0	0	0	0	0	1	0	1
Taiwan Totals (16 Banks)	**10**	**0**	**0**	**2**	**0**	**4**	**0**	**16**

THAILAND	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Bank of Boston Corp.	0	0	0	0	0	1	0	1
Bankers Trust New York Corp.	0	0	0	0	0	1	0	1
Chase Manhattan Corp.	1	0	0	0	0	0	0	1
Chemical New York Corp.	0	0	0	1	0	1	0	2
Citicorp	0	0	0	0	0	1	2	3
First Interstate Bancorp., Inc.	0	0	0	0	0	1	0	1
Manufacturers Hanover Corp.	0	0	0	0	0	1	0	1
Mellon National Corp.	0	0	0	0	0	1	0	1
Security Pacific Corp.	0	0	0	0	0	1	0	1
Wells Fargo & Co.	0	0	0	0	0	1	0	1
Thailand Totals (10 Banks)	**1**	**0**	**0**	**1**	**0**	**9**	**2**	**13**

AFRICA

CAMEROON	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Bank of Boston Corp.	1	1	0	0	0	0	0	2
Chase Manhattan Corp.	0	2	0	0	0	0	0	2

EGYPT	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Bankers Trust New York Corp.	0	0	0	0	0	1	0	1
Chase Manhattan Corp.	0	0	0	0	0	1	0	1
Chemical New York Corp.	0	0	0	0	0	1	0	1
Citicorp	4	0	0	0	0	0	0	4
First Chicago Corp.	0	0	0	0	0	0	1	1
Manufacturers Hanover Corp.	1	0	0	0	0	1	0	2
Egypt Totals (6 Banks)	**5**	**0**	**0**	**0**	**0**	**4**	**1**	**10**

GABON	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Citicorp	2	0	0	0	0	0	0	2

IVORY COAST	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Bankers Trust New York Corp.	0	0	0	0	0	1	0	1
Chase Manhattan Corp.	1	0	0	0	0	0	0	1
Chemical New York Corp.	0	0	0	0	0	1	0	1
Citicorp	3	0	0	0	0	0	0	3
Manufacturers Hanover Corp.	0	0	0	0	0	1	0	1
Ivory Coast Totals (5 Banks)	**4**	**0**	**0**	**0**	**0**	**3**	**0**	**7**

KENYA	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
BankAmerica Corp.	0	1	0	0	0	0	0	1
Bankers Trust New York Corp.	0	0	0	0	0	1	0	1
Chase Manhattan Corp.	0	0	0	0	0	1	0	1
Chemical New York Corp.	0	0	0	0	0	1	0	1
Citicorp	1	0	0	0	0	0	0	1
First Chicago Corp.	1	0	1	0	0	0	0	2
Manufacturers Hanover Corp.	0	0	0	0	0	1	0	1
Kenya Totals (7 Banks)	**2**	**1**	**1**	**0**	**0**	**4**	**0**	**8**

LIBERIA	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Chase Manhattan Corp.	3	0	0	0	0	0	0	3
Citicorp	2	0	0	0	0	0	0	2

MOROCCO	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Citicorp	1	1	0	0	0	0	0	2

NIGER	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Citicorp	0	1	0	0	0	0	0	1

NIGERIA	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Bankers Trust New York Corp.	0	0	0	0	0	1	0	1
Chase Manhattan Corp.	0	0	0	0	0	1	0	1
First Chicago Corp.	0	0	0	0	0	0	1	1
Nigeria Totals (4 Banks)	**5**	**1**	**0**	**0**	**0**	**2**	**18**	**26**

SENEGAL	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Chase Manhattan Corp.	0	0	0	0	0	1	0	1
Citicorp	1	0	0	0	0	0	0	1

S. AFRICA	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Chase Manhattan Corp.	0	0	0	0	0	1	0	1
Citicorp	2	1	0	0	0	0	1	4
NCNB Corp.	0	0	0	0	0	1	0	1

SUDAN	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Chase Manhattan Corp.	0	0	0	0	0	1	0	1
Citicorp	1	0	0	0	0	0	0	1

TUNISIA	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
BankAmerica Corp.	0	0	0	0	0	1	0	1
Bankers Trust New York Corp.	0	0	0	0	0	1	0	1
Chase Manhattan Corp.	0	0	0	0	0	1	0	1
Citicorp	1	0	0	0	0	1	0	2
Tunisia Totals (4 Banks)	**1**	**0**	**0**	**0**	**0**	**4**	**0**	**5**

ZAIRE	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Citicorp	0	1	0	0	0	0	0	1

ZAMBIA	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Citicorp	0	1	0	0	0	0	0	1

ZIMBABWE	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Bank of Boston Corp.	0	0	0	0	0	1	0	1
Citicorp	0	0	0	0	0	1	0	1

BARBADOS	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Chase Manhattan Corp.	1	0	0	0	0	0	0	1
Citicorp	2	0	0	0	0	0	0	2

BERMUDA	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Citicorp	0	0	0	0	0	0	1	1
Chemical New York Corp.	0	0	0	1	0	0	0	1
European American Bancorp.	0	0	0	0	0	0	1	1
J.P. Morgan & Co., Inc.	0	0	0	0	0	0	1	1
Bermuda Totals (4 Banks)	**0**	**0**	**0**	**1**	**0**	**0**	**3**	**4**

CAYMAN ISLANDS	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
BancOhio Corp.	1	0	0	0	0	0	0	1
BankAmerica Corp. (a)	0	0	0	0	0	0	1	1
Bank of Boston Corp.	2	0	0	0	0	0	2	4
Bank of New York Co., Inc.	1	0	0	0	0	0	0	1
Bank of Virginia Co.	0	0	0	0	0	0	1	1
Bankers Trust New York Corp.	0	0	1	0	0	0	0	1
CBT Corp.	1	0	0	0	0	0	0	1
Chase Manhattan Corp.	1	1	0	0	0	0	0	2
Chemical New York Corp.	0	0	0	1	0	0	0	1
Citicorp	1	1	0	0	0	0	0	2

United States Banking Activities Abroad

Comerica, Inc.	1	0	0	0	0	0	0	1
Commerce Bancshares, Inc.	1	0	0	0	0	0	0	1
CoreStates Financial Corp.	1	0	0	0	0	0	0	1
First of America Bank Corp.	0	0	0	0	0	1	0	1
First Atlanta Corp.	0	1	0	0	0	0	0	1
First Bank System, Inc.	0	0	0	0	0	1	0	1
First Chicago Corp.	1	0	0	0	0	0	0	1
First Interstate Bancorp., Inc.	0	0	0	0	0	2	0	2
First Maryland Bancorp.	1	0	0	0	0	0	0	1
First National State Bancorp., Inc.	1	0	0	0	0	0	0	1
First Wisconsin Corp.	1	0	0	0	0	0	0	1
Fleet Financial Group, Inc.	1	0	0	0	0	0	0	1
Huntington Bancshares, Inc.	1	0	0	0	0	0	0	1
InterFirst Corp.	2	0	0	0	0	0	0	2
Irving Bank Corp.	1	0	0	0	0	0	0	1
Lincoln First Banks, Inc.	1	0	0	0	0	0	0	1
Maryland National Corp.	1	0	0	0	0	0	0	1
Mellon National Corp.	1	0	0	0	0	0	0	1
Mercantile Bancorp., Inc.	1	0	0	0	0	0	0	1
Meridian Bancorp., Inc.	1	0	0	0	0	0	0	1
Michigan National Corp.	1	0	0	0	0	0	0	1
Midlantic Banks, Inc.	1	0	0	0	0	0	0	1
J.P. Morgan & Co., Inc.	1	0	0	0	0	0	1	2
NCNB Corp.	2	0	0	0	0	0	0	2
Northern Trust Corp.	1	0	0	0	0	0	0	1
Old Kent Financial Corp.	1	0	0	0	0	0	0	1
Rainier Bancorp.	1	0	0	0	0	0	0	1
Republic New York Corp.	1	0	0	0	0	0	0	1
RepublicBank Corp.	1	0	0	0	0	0	0	1
Southwest Bancshares, Inc.	1	0	0	0	0	0	0	1
Texas American Bancshares, Inc.	1	0	0	0	0	0	0	1
Third National Corp.	1	0	0	0	0	0	0	1
United Jersey Banks, Inc.	1	0	0	0	0	0	0	1
United Virginia Bankshares, Inc.	1	0	0	0	0	0	0	1
Wachovia Corp.	1	0	0	0	0	0	0	1
Wells Fargo & Co.	0	1	0	0	0	0	0	1
Cayman Islands Totals (46 Banks)	**40**	**4**	**1**	**1**	**0**	**4**	**5**	**55**

COSTA RICA	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
BankAmerica Corp. (a)	0	1	0	0	0	0	0	1
Bank of Boston Corp.	0	0	0	1	0	0	0	1
Citicorp	0	0	0	0	0	0	1	1
Citizens & Southern Georgia Corp.	0	0	0	0	0	1	0	1
Costa Rica Totals (4 Banks)	**0**	**1**	**0**	**1**	**0**	**1**	**1**	**4**

DOMINICAN REPUBLIC	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Chase Manhattan Corp.	7	0	0	0	0	0	0	7
Citicorp	6	0	0	0	0	0	1	7

EL SALVADOR	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Citicorp	1	0	0	0	0	0	0	1

GUADELOUPE	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Chase Manhattan Corp.	1	0	0	0	0	0	0	1

GUATEMALA	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Bank of Boston Corp.	0	0	0	1	0	0	0	1
Chase Manhattan Corp.	0	0	0	0	0	1	0	1
Citicorp	0	0	0	0	0	1	0	1

HAITI	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Bank of Boston Corp.	3	0	0	0	0	0	0	3
Citicorp	2	0	0	0	0	0	0	2

HONDURAS	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Bank of Boston Corp.	0	0	0	1	0	0	0	1
Citicorp	3	1	0	0	0	0	0	4

JAMAICA	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Chase Manhattan Corp.	0	1	0	0	0	0	0	1
Citicorp	1	1	0	0	0	0	1	3
First Chicago Corp.	0	0	1	0	0	0	0	1

MATINIQUE	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Chase Manhattan Corp.	1	0	0	0	0	0	0	1

NETHERLANDS ANTILLES	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Bank of Boston Corp.	1	0	0	1	0	0	0	2
Bank of New York Co., Inc.	0	0	0	0	0	0	1	1
Chemical New York Corp.	0	0	0	0	0	0	1	1
Citicorp	1	1	0	0	0	0	1	3
First Interstate Bancorp., Inc.	0	0	1	0	0	0	0	1
Fleet Financial Group, Inc.	0	0	0	0	0	0	1	1
Michigan National Corp.	0	0	0	1	0	0	0	1
J.P. Morgan & Co., Inc.	0	0	0	0	0	0	2	2
Republic New York Corp.	0	0	0	0	0	0	1	1
Texas Commerce Bancshares, Inc.	0	0	0	0	0	0	1	1
U.S. Bancorp.	0	0	0	0	0	0	1	1
Netherlands Antilles Totals (11 Banks)	**2**	**1**	**1**	**2**	**0**	**0**	**9**	**15**

NICARAGUA	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Citicorp	1	0	0	0	0	0	0	1

PANAMA	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
BankAmerica Corp. (a)	0	0	0	1	0	0	1	2
Bank of Boston Corp.	2	0	0	0	0	0	0	2
Bankers Trust New York Corp.	1	0	0	0	0	0	0	1
Chase Manhattan Corp.	12	0	0	0	0	0	0	12
Chemical New York Corp.	0	0	0	0	0	0	2	2
Citicorp	8	1	0	0	0	0	0	9
CoreStates Financial Corp.	0	0	0	0	0	1	0	1
First Chicago Corp.	1	0	1	0	0	0	0	2
Marine Midland Banks, Inc.	2	0	0	0	0	0	0	2
Panama Totals (9 Banks)	**26**	**1**	**1**	**1**	**0**	**1**	**3**	**33**

ST. MARTEEN	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Chase Manhattan Corp.	1	0	0	0	0	0	0	1

TRINIDAD	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Citicorp	2	0	0	0	0	0	0	2

VIRGIN ISLANDS	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Chase Manhattan Corp.	1	0	0	0	0	0	0	1
First Pennsylvania Corp.	6	0	0	0	0	0	0	6

SOUTH AMERICA

ARGENTINA	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
BankAmerica Corp. (a)	0	7	0	0	0	0	0	7
Bank of Boston Corp.	22	0	0	0	0	0	4	26
Bankers Trust New York Corp.	0	0	0	0	0	1	0	1
Chase Manhattan Corp.	14	0	0	0	0	0	0	14
Chemical New York Corp.	0	0	0	0	0	1	0	1
Citicorp	22	0	1	1	0	0	19	43
CoreStates Financial Corp.	0	0	0	0	0	1	0	1
First Chicago Corp.	0	0	0	0	0	1	1	2
First Interstate Bancorp., Inc.	0	0	0	0	0	1	0	1
First Wisconsin Corp.	0	0	0	0	0	1	0	1
Irving Bank Corp.	0	0	0	0	0	1	0	1
Manufacturers Hanover Corp.	1	0	0	0	0	1	0	2
Marine Midland Banks, Inc.	0	0	0	0	0	1	0	1
Mellon National Corp.	0	0	0	0	0	1	0	1
J.P. Morgan & Co., Inc.	1	0	0	0	0	0	0	1
PNC Financial Corp.	0	0	0	0	0	1	0	1
Republic New York Corp.	1	0	0	0	0	1	0	2
Security Pacific Corp.	0	0	0	0	0	1	0	1
Wells Fargo & Co.	1	0	0	0	0	0	0	1
Argentina Totals (19 Banks)	**62**	**7**	**1**	**1**	**0**	**13**	**24**	**108**

BOLIVIA	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Bank of Boston Corp.	2	0	0	0	0	0	0	2
Citicorp	1	0	0	0	0	0	0	1

BRAZIL	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
BankAmerica Corp. (a)	0	4	0	0	0	2	0	6
Bank of Boston Corp.	5	0	0	2	0	0	5	12
Bank of New England Corp.	0	0	0	0	0	1	0	1
Bankers Trust New York Corp.	0	0	0	0	0	2	0	2
Chase Manhattan Corp.	0	1	0	0	0	1	0	2
Chemical New York Corp.	0	0	0	2	0	0	2	4
Citicorp	12	0	0	6	0	0	11	29
Citizens & Southern Georgia Corp.	0	0	0	0	0	1	0	1
CoreStates Financial Corp.	0	0	0	0	0	1	0	1
First Chicago Corp.	0	0	0	1	0	1	0	2
First Interstate Bancorp., Inc.	0	0	0	0	0	1	0	1
First Pennsylvania Corp.	0	0	0	0	0	1	0	1
First Wisconsin Corp.	0	0	0	0	0	1	0	1
Harris Bankcorp., Inc.	0	0	0	0	0	1	0	1
InterFirst Corp.	0	0	0	0	0	1	0	1
Irving Bank Corp.	0	0	0	0	0	1	0	1
Manufacturers Hanover Corp.	0	0	0	0	0	2	5	7
Marine Midland Banks, Inc.	0	0	0	0	0	1	0	1
Maryland National Corp.	0	0	0	0	0	1	0	1
Mellon National Corp.	0	0	0	0	0	1	0	1
Mercantile Bancorp., Inc.	1	0	0	0	0	0	0	1
J.P. Morgan & Co., Inc.	0	0	0	0	0	1	0	1
NBD Bancorp., Inc.	0	0	0	0	0	1	0	1
NCNB Corp.	1	0	0	0	0	1	0	2
NatWest Holdings, Inc.	0	0	0	0	0	1	0	1
PNC Financial Corp.	0	0	0	0	0	2	0	2
Republic New York Corp.	0	0	0	0	0	2	0	2
RepublicBank Corp.	0	0	0	0	0	1	0	1
Security Pacific Corp.	0	0	0	0	0	1	0	1
Texas Commerce Bancshares, Inc.	0	0	0	0	0	1	0	1
Wells Fargo & Co.	0	0	0	0	0	1	0	1
Brazil Totals (31 Banks)	**19**	**5**	**0**	**11**	**0**	**32**	**23**	**90**

CHILE	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Bank of Boston Corp.	5	0	0	1	0	0	0	6
Bankers Trust New York Corp.	0	0	0	0	0	1	0	1
Chase Manhattan Corp.	1	0	0	0	0	0	0	1
Chemical New York Corp.	0	0	0	0	0	1	0	1
Citicorp	7	0	0	1	0	0	18	26
First Chicago Corp.	0	0	0	0	0	1	0	1
Manufacturers Hanover Corp.	0	0	0	1	0	1	0	2
Marine Midland Banks, Inc.	0	0	0	0	0	1	0	1
J.P. Morgan & Co., Inc.	0	1	0	0	0	0	0	1
Norwest Corp.	0	0	0	0	0	1	0	1
Republic New York Corp.	1	0	0	0	0	0	0	1
Security Pacific Corp.	0	0	0	0	0	1	0	1
Chile Totals (12 Banks)	**14**	**1**	**0**	**3**	**0**	**7**	**18**	**43**

COLOMBIA	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
BankAmerica Corp. (a)	0	0	0	0	0	1	0	1
Bankers Trust New York Corp.	0	0	0	0	0	1	0	1
Chase Manhattan Corp.	0	0	0	0	0	1	0	1
Chemical New York Corp.	0	0	0	0	0	1	0	1
Citicorp	0	0	0	0	0	1	0	1
Citizens & Southern Georgia Corp.	0	0	0	0	0	1	0	1
CoreStates Financial Corp.	0	0	0	0	0	1	0	1
First Interstate Bancorp., Inc.	0	0	0	0	0	1	0	1
First National State Bancorp., Inc.	0	0	0	0	0	1	0	1
First Wisconsin Corp.	0	0	0	0	0	1	0	1
Manufacturers Hanover Corp.	0	0	0	0	0	1	0	1
Marine Midland Banks, Inc.	0	0	0	0	0	1	0	1
Colombia Totals (12 Banks)	**0**	**0**	**0**	**0**	**0**	**12**	**0**	**12**

ECUADOR	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Chase Manhattan Corp.	0	0	0	0	0	1	0	1
Citicorp	9	0	0	0	0	0	0	9

GUYANA	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Chase Manhattan Corp.	1	0	0	0	0	0	0	1

PARAGUAY	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
BankAmerica Corp. (a)	0	0	0	1	0	0	0	1
Bank of Boston Corp.	3	0	0	0	0	0	0	3
Chase Manhattan Corp.	1	0	0	0	0	0	0	1
Citicorp	7	0	0	0	0	0	1	8
Paraguay Totals (4 Banks)	**11**	**0**	**0**	**1**	**0**	**0**	**1**	**13**

PERU	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Chase Manhattan Corp.	0	0	0	0	0	1	0	1
Citicorp	5	0	0	0	0	0	0	5
Citizens & Southern Georgia Corp.	0	0	0	0	0	1	0	1
First Interstate Bancorp., Inc.	0	0	0	0	0	1	0	1
Manufacturers Hanover Corp.	0	0	0	0	0	1	0	1
Peru Totals (5 Banks)	**5**	**0**	**0**	**0**	**0**	**4**	**0**	**9**

URUGUAY	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Bank of Boston Corp.	8	0	0	0	0	1	0	9
Chase Manhattan Corp.	0	0	0	0	0	1	0	1
Citicorp	6	0	0	0	0	0	1	7
Republic New York Corp.	0	0	0	0	0	2	0	2
Uruguay Totals (4 Banks)	**14**	**0**	**0**	**0**	**0**	**4**	**1**	**19**

VENEZUELA	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
BankAmerica Corp. (a)	0	0	0	0	0	1	0	1
Bank of Boston Corp.	0	0	0	0	0	1	0	1
Bankers Trust New York Corp.	0	0	0	0	0	1	0	1
Chase Manhattan Corp.	0	0	0	0	0	1	0	1
Chemical New York Corp.	0	0	0	0	0	1	0	1
Citicorp	4	0	0	1	0	0	2	7
CoreStates Financial Corp.	0	0	0	0	0	0	1	1
First Chicago Corp.	0	0	0	0	0	1	0	1
First Interstate Bancorp., Inc.	0	0	0	0	0	1	0	1
First Wisconsin Corp.	0	0	0	0	0	1	0	1
Irving Bank Corp.	0	0	0	0	0	1	0	1
Manufacturers Hanover Corp.	0	0	0	1	0	1	0	2
Marine Midland Banks, Inc.	0	0	0	0	0	1	0	1
Mellon National Corp.	0	0	0	0	0	1	0	1
J.P. Morgan & Co., Inc.	0	0	0	0	0	1	0	1
Republic New York Corp.	0	0	0	0	0	1	0	1
RepublicBank Corp.	0	0	0	0	0	1	0	1
Southeast Banking Corp.	0	0	0	0	0	1	0	1
Texas Commerce Bancshares, Inc.	0	0	0	0	0	1	0	1
Wells Fargo & Co.	0	0	0	0	0	1	0	1
Venezuela Totals (20 Banks)	**4**	**0**	**0**	**2**	**0**	**18**	**3**	**27**

(a)—BankAmerica Corp. has 116 foreign branches of its chief subsidiary Bank of America NT&SA. However, they could not identify the locations of these offices.

The 10 Largest Edge Banking Systems

Based on Combined Assets for Edge Bank and Branches on Dec. 31, 1983

(In Thousands of Dollars)

Asset Rank 1983	Asset Rank 1982	Name of Edge Act Bank	Total Assets 12/31/83	Total Assets 12/31/82	Total Offices 1983	Total Offices 1982
1.	1.	BankAmerica International, San Francisco (a)	$4,386,892	$6,598,800	14	14
2.	3.	Citibank International, Miami	1,406,446	1,639,078	16	15
3.	4.	Chase Bank International, Newark, Del.	1,393,657	1,394,401	7	7
4.	2.	Morgan Guaranty International Bank, Miami (b)	1,266,661	2,007,988	5	5
5.	7.	Bank of Boston International (c)	1,178,202	824,989	8	8
6.	6.	Manufacturers Hanover International Banking Corp., Miami	977,125	941,885	7	7
7.	5.	Security Pacific International Bank, Los Angeles	900,195	1,044,463	8	8
8.	9.	Allied Bank International, New York (d)	697,807	738,560	3	3
9.	14.	Irving Trust International, Miami	591,769	335,122	6	6
10.	11.	First Chicago International, Chicago	583,553	587,575	7	7
		Totals for the Top 10 Edge Banks	**$13,382,307**	**$16,570,303**	**81**	**83**
		Totals for All Edge Banks	**$19,420,089**	**$22,109,043**	**217**	**211**
		% Ratio of Top 10 Edges to All Edges	**68.9**	**74.9**	**37.3**	**39.3**

Tabulation includes all Edge Act banks (head offices plus branches) owned by a banking company, either directly, or through its subsidiary banks. **(a)**— The 1983 data includes Seattle-First International Bank, Seattle and its Portland, Oregon branch. Seafirst Corp., the former parent of Seattle-First International, was acquired by BankAmerica Corp. in June 1983. **(b)**— 1983 data for the Nassau, Bahamas branch were not available. At yearend 1982, total assets of the Nassau branch were $247.5 million. **(c)**—Includes the Bank of Boston International, Los Angeles; Bank of Boston International, New York, and its branches; and Bank of Boston International South, Miami, and its branches. (The 1982 data for the Cayman Islands branch of BBIS were not available.) **(d)**— The 1983 data are combined data and the 1982 data are consolidated data.

Location of Edge Bank Offices

	6/30/84	12/31/83	12/31/82	12/31/81	12/31/80
Atlanta	6	6	6	(b)	(b)
Boston	4	4	3	(b)	(b)
Chicago	14	14	16	15	10
Cleveland	3	3	4	(b)	(b)
Dallas	5	5	6	(b)	(b)
Houston	24	24	23	19	11
Los Angeles	17	17	18	16	12
Miami	39	38	35	29	22
Minneapolis	5	5	5	(b)	(b)
New York	37	36	37	32	26
St. Louis	2	2	3	(b)	(b)
San Francisco	11	11	9	8	5
Seattle	6	6	6	(b)	(b)
All other U.S.	27	27	23	37	13
Foreign	19	19	17	17	12
Total	**219**	**217**	**211**	**173**	**111**

Tabulation includes both head offices and branches and is based on Federal Reserve Board data.
(b) — Included in "All other U.S." in 1980 and 1981.

Total Assets in Banking Edges by City

(In Billions of Dollars)

	12/31/83	12/31/82	12/31/81	12/31/80
Atlanta	$0.11	$0.11	(b)	(b)
Boston	0.03	0.03	(b)	(b)
Chicago	0.71	0.92	1.04	0.54
Cleveland	0.01	0.03	(b)	(b)
Dallas	0.06	0.04	(b)	(b)
Houston	0.97	1.00	1.02	0.58
Los Angeles	1.02	1.10	1.25	0.88
Miami	6.94	6.61	3.57	2.24
Minneapolis	0.05	0.03	(b)	(b)
New York	6.50	8.25	5.34	9.80
St. Louis	0.00	0.17	(b)	(b)
San Francisco	0.95	1.40	1.40	1.59
Seattle	0.14	0.20	(b)	(b)
All other U.S.	0.42	0.38	0.92	0.06
Foreign offices	1.51	1.84	3.21	2.50
Total in U.S. Offices	**$17.91**	**$20.27**	**$14.54**	**$15.99**
Total in All Edge Offices	**$19.42**	**$22.11**	**$17.75**	**$18.19**

Source: Federal Reserve Board. Based on unconsolidated data for each Edge banking office. The 1980 figures are gross of affiliate tranactions. The 1980 New York Edge data were inflated by Clearing House Interbank Payment System (CHIPS) float. Data after 1980 net out affiliate transactions.
(b) — Included in "All other U.S." in 1980 and 1981.

Edge Act Corporations Engaged in Banking

Total Assets, Deposits, Clearing Balances, and Business Loans in Each Edge Office on 12/31/83

(Edges Listed Alphabetically; Totals in Boldface; Dollar Figures in Thousands)

Compiled by **American Banker** Copyright 1984

Name of Edge Act Corporation / Name of Parent Bank	Office Locations	Office Type H–Head, B–Branch	Total Assets	Total Deposits	Clearing Balances (a)	Ratio: Clearing Bal. to Total Dep.	Total Business Loans	Operations Began
ABN Bank International USA Inc.	Chicago	H	5,600	0	0	0.0	0	12/1/80
Algemene Bank Nederland, Amsterdam	Houston	B	14,235	4,752	5	0.1	3,989	12/1/80
	Miami	B	0	0	0	0.0	0	9/1/82
		3	**19,835**	**4,752**	**5**	**0.0**	**3,989**	
Allied Bank International	New York	H	194,794	63,119	9,551	15.1	101,430	10/4/68
Allied International Bancorp., Inc., Wilmington, Del. (b)	London	B	192,221	N.A.	N.A.	N.A.	N.A.	6/30/72
	Nassau, Bahamas	B	310,792	N.A.	N.A.	N.A.	N.A.	6/30/72
		3	**697,807**	**N.A.**	**N.A.**	**N.A.**	**N.A.**	
American Security Bank International	Miami	H	3,028	1,373	379	27.6	0	7/1/80
American Security Bank NA, Washington, D.C.								
AmSouth Bank International	Birmingham	H	2,663	0	0	0.0	0	10/26/81
AmSouth Bank NA, Birmingham, Ala.	Mobile	B	1,935	660	11	1.7	1,106	10/26/81
		2	**4,598**	**660**	**11**	**1.7**	**1,106**	
Banco Cafetero International Corp.	New York	H	149,416	93,711	1,555	1.7	9,054	2/25/82
Banco Cafetero, Bogota, Colombia	Miami	B	14,363	9,722	0	0	1,050	1/20/83
		2	**163,779**	**103,433**	**1,555**	**1.5**	**10,104**	
Banco de Bogota International Corp.	Miami	H	21,080	17,874	387	2.2	5,250	9/15/80
Banco de Bogota, Colombia								
Banco de Santander International Inc.	Miami	H	285,293	271,818	1,031	0.4	5,796	2/19/80
Banco de Santander, Spain								
Banco de Venezuela International	Miami	H	111,706	86,469	1,644	1.9	1,386	7/6/81
Banco de Venezuela, Caracas	New York	B	45,174	31,696	6,963	22.0	0	3/29/82
		2	**156,880**	**118,165**	**8,607**	**7.3**	**1,386**	
Banco del Pacifico International	Miami	H	22,440	15,492	17	0.1	1,560	11/22/82
Banco del Pacifico, Guayaquil, Ecuador								
Banco Latino International	Miami	H	61,235	43,227	32	0.1	14,692	1/10/83
Banco Latino, Caracas, Venezuela								
Banco Real International Inc.	Chicago	H	7,620	3	0	0.0	3,500	5/1/81
Banco Real, Sao Paulo, Brazil	Houston	B	23,623	23,512	7,211	30.7	922	5/1/81
		2	**31,243**	**23,515**	**7,211**	**30.7**	**4,422**	
BankAmerica International	San Francisco	H	459,213	0	0	0.0	0	11/15/49
Bank of America NT&SA, San Francisco	Atlanta	B	17,369	3,066	0	0.0	327	9/1/81
	Boston	B	3,159	886	12	1.4	1,371	8/17/81
	Chicago	B	201,492	13,614	45	0.3	18,739	9/1/80
	Dallas	B	28,917	988	0	0.0	1,982	12/29/80
	Houston	B	189,436	178,664	254	0.1	18,412	9/1/80
	Miami	B	792,521	772,321	1,235	0.2	9,325	9/1/80
	Miami—Int'l Airport	B	832	0	0	0.0	0	11/1/82
	Minneapolis	B	2,059	577	0	0.0	1,382	12/29/80
	New York	B	2,232,099	1,867,472	577,963	30.9	301,129	9/1/80
	Seattle	B	969	0	0	0.0	0	12/24/80
	Nassau, Bahamas	B	443,450	382,161	N.A.	N.A.	N.A.	9/1/81
		12	**4,371,516**	**3,219,949**	**579,509**	**18.0**	**352,667**	
Bankers Trust Co. International	Miami	H	77,492	17,550	5,995	34.2	5,578	8/19/74
Bankers Trust Co., New York	Chicago	B	14,716	791	164	20.7	716	7/22/82
	Houston	B	24,000	3,225	1	0.0	5,581	7/22/82
	Los Angeles	B	31,995	320	206	64.4	1,399	7/22/82
		4	**148,203**	**21,886**	**6,366**	**29.1**	**13,274**	
Bank of Boston International	Los Angeles	H	38,451	26,451	217	0.8	8,724	3/18/74
Bank of Boston Corp. (c)								
Bank of Boston International South	Miami	H	480,652	416,546	2,237	0.5	26,916	5/15/72
First National Bank, Boston	Dallas	B	1,789	374	0	0.0	101	6/1/81
	Houston	B	1,897	867	0	0.0	1,259	11/1/82
	Cayman Islands	B	52,031	51,234	N.A.	N.A.	N.A.	1/7/82
		4	**536,369**	**469,021**	**2,237**	**0.5**	**28,276**	
Bank of Boston International	New York	H	531,511	448,446	19,593	4.4	57,504	12/31/59
First National Bank, Boston	Chicago	B	6,126	2,147	0	0.0	3,898	6/1/81
	Cayman Islands	B	65,745	65,048	0	0.0	12,645	7/3/78
		3	**603,382**	**515,641**	**19,593**	**3.8**	**74,047**	
Bank of Boston Internationals' Totals		**8**	**1,178,202**	**1,011,113**	**22,047**	**2.2**	**111,047**	
Bank of California International	San Francisco	H	6,641	0	0	0.0	0	9/1/66
Mitsubishi Bank Ltd., Tokyo, Japan	New York	B	48,622	39,992	36,372	90.9	1,776	3/16/81
		2	**55,263**	**39,992**	**36,372**	**90.9**	**1,776**	
Bank of Hawaii International Corp.	New York	H	5,688	41	30	73.2	250	12/27/82
Bancorp Hawaii, Inc., Honolulu								
Bank of New England International Corp.	Miami	H	27,759	20,889	1,878	9.0	1,772	1/20/66
Bank of New England NA, Boston								
Bank of New York International	Miami	H	69,060	16,642	229	1.4	8,976	9/25/81
Bank of New York								
Bank of Tokyo International USA	Coral Gables, Fla	H	6,232	1,358	0	0.0	912	10/1/82
Bank of Tokyo Ltd., Japan								
Tokyo Bancorp International (Houston)	Houston	H	6,780	2,847	51	1.8	3,181	9/1/76
Bank of Tokyo Ltd., Japan								
Bank of Tokyo Edges' Totals		**2**	**13,012**	**4,205**	**51**	**1.2**	**4,093**	
Banque de Paris et des Pays-Bas International	Houston	H	7,600	4,167	0	0.0	1,754	12/4/79
Banque Paribas, Paris, France								
Barclays International Banking Corp.	Houston	H	23,912	933	0	0.0	1,103	9/28/81
Barclays Bank Plc., London, U.K.								
BNP International Corp.	Houston	H	4,712	1,946	0	0.0	4,276	8/23/82
Banque Nationale de Paris, France								
Central Cleveland International Bank	New York	H	47,670	28,727	1,346	4.7	19,766	12/27/68
Central National Bank, Cleveland								

(a)— Clearing balances are the sum of demand deposits due foreign governments and official institutions plus demand deposits due U.S. commercial banks plus demand deposits due foreign banks. **(b)**— Parent is an agreement corporation which is owned by the following 12 banks: (1) American Fletcher National Bank & Trust Co., Indianapolis; (2) Centerre Bank NA, St. Louis; (3) Connecticut National Bank, Hartford; (4) Equibank, Pittsburgh; (5) Fidelity Union Bank, Newark; (6) First National Bank, St. Paul; (7) First Tennessee Bank NA, Memphis; (8) InterFirst Bank Fort Worth NA; (9) Liberty National Bank & Trust Co., Oklahoma City; (10) Sovran Bank NA, Richmond; (11) United Bank of Denver NA; and (12) United States National Bank of Oregon, Portland. The parent, which had $46.7 million in assets at yearend 1983, is included in the Edge head office count but not in the total assets of all Edge banks figure. **(c)**— Parent holding company for First National Bank, Boston. **(N.A.)**— Not available.

Edge Act Corporations Engaged in Banking

Total Assets, Deposits, Clearing Balances, and Business Loans in Each Edge Office on 12/31/83

(Edges Listed Alphabetically; Totals in Boldface; Dollar Figures in Thousands)

Compiled by **American Banker** Copyright 1984

Name of Edge Act Corporation Name of Parent Bank	Office Locations	Office Type H–Head, B–Branch	Total Assets	Total Deposits	Clearing Balances (a)	Ratio: Clearing Bal to Total Dep.	Total Business Loans	Operations Began
Chase Bank International Chase Manhattan Bank NA, New York	Newark, Del.	H	149,658	0	0	0.0	0	1/1/81
	Atlanta	B	61,968	1,878	0	0.0	0	4/22/82
	Chicago	B	76,958	2,560	0	0.0	12,877	1/1/81
	Houston	B	114,430	98,571	65	0.1	5,697	1/1/81
	Los Angeles	B	117,206	112,242	914	0.8	27,139	1/1/81
	Miami	B	872,886	858,185	1,125	0.1	90,604	1/1/81
	San Francisco	B	551	139	0	0.0	0	1/27/83
		7	**1,393,657**	**1,073,575**	**2,104**	**0.2**	**136,317**	
Chemical Bank International-North America Chemical Bank, New York	Miami	H	391,653	36,548	100	0.3	15,809	9/4/79
	Chicago	B	64,158	466	121	26.0	24,004	8/21/81
	Houston	B	21,439	26	0	0.0	0	8/21/81
	San Francisco	B	37,080	633	199	31.4	11,050	8/21/81
		4	**514,330**	**37,673**	**420**	**1.1**	**50,863**	
Citibank International Citibank NA, New York	Miami	H	655,251	314	0	0.0	13,995	5/3/71
	Atlanta	B	933	0	0	0.0	0	11/17/80
	Beverly Hills	B	11,627	11,507	0	0.0	38	4/20/81
	Boston	B	3,321	0	0	0.0	0	1/1/81
	Chicago	B	44,371	4,950	0	0.0	4,229	10/1/80
	Cleveland	B	1,728	0	0	0.0	60	12/15/80
	Dallas	B	3,897	0	0	0.0	0	3/9/81
	Ft. Lauderdale	B	994	994	0	0	208	12/16/83
	Honolulu	B	350	0	0	0.0	0	9/24/82
	Houston	B	167,628	126,863	0	0.0	19,280	10/1/80
	Los Angeles	B	248,340	184,868	149	0.1	0	8/15/80
	Minneapolis	B	2,720	0	0	0.0	0	12/15/80
	St. Louis	B	N.A.	N.A.	N.A.	N.A.	N.A.	11/14/80
	San Diego	B	20,830	424	0	0.0	20,648	9/19/82
	San Francisco	B	242,430	111,557	16,329	14.6	30,686	8/15/80
	Seattle	B	2,026	0	0	0.0	100	11/3/80
		16	**1,406,446**	**441,477**	**16,478**	**3.7**	**89,244**	
Citizens & Southern International Bank Citizens & Southern National Bank, Atlanta	Atlanta	H	25,309	0	0	0.0	0	3/24/69
	Miami	B	177,930	178,099	44,785	25.1	15,308	12/31/81
		2	**203,239**	**178,099**	**44,785**	**25.1**	**15,308**	
Citizens & Southern International Bank Citizens & Southern National Bank, Atlanta	New Orleans	H	43,289	39,576	23,346	59.0	6,371	3/24/69
Citizens & Southern Internationals' Totals		**3**	**246,528**	**217,675**	**68,131**	**31.3**	**21,679**	
Comind International Banking Corp. Banco do Commercio e Industria de Sao Paulo, Brazil	Houston	H	5,689	0	0	0.0	743	5/3/82
Connecticut Bank International Connecticut Bank & Trust Co. NA, Hartford	New York	H	6,307	2,596	1,371	52.8	954	4/4/72
Consolidado International Bank Banco Consolidado, Caracas, Venezuela	New York	H	49,203	45,987	776	1.7	308	6/22/81
Continental Bank International Continental Illinois National B&T Co., Chicago	Chicago	H	111,936	2	0	0.0	0	1/2/62
	Cleveland	B	1,219	1,207	5	0.4	0	12/1/81
	Houston	B	19,734	378	0	0.0	9,342	9/1/80
	Los Angeles	B	26,631	3,793	47	1.2	9,708	9/1/80
	Miami	B	28,530	21,254	208	1.0	14,932	9/1/80
	Minneapolis	B	707	1	0	0.0	0	12/1/81
	New York	B	253,688	78,955	58,973	74.7	65,112	9/1/80
	Philadelphia	B	N.A.	N.A.	N.A.	N.A.	N.A.	12/1/81
	San Francisco	B	72	1	0	0.0	0	12/1/81
	Seattle	B	335	335	0	0.0	0	12/1/81
		10	**442,852**	**105,926**	**59,233**	**55.9**	**99,094**	
Crocker Bank International Midland Bank Plc., London, U.K.	New York	H	120,551	84,621	66,059	78.1	7,262	8/4/67
European American Bank International (d) European American Bank & Trust Co., New York	Los Angeles	H	13,752	1,476	438	29.7	980	7/1/81
Fidelity International Bank Fidelity Bank, Philadelphia	New York	H	60,828	54,388	18,816	34.6	1,343	3/7/68
First Bank International First National Bank, Minneapolis	New York	H	45,644	5,782	5,000	86.5	3,118	12/22/69
	Milwaukee	B	3,655	60	0	0.0	2,505	1/1/82
		2	**49,299**	**5,842**	**5,000**	**85.6**	**5,623**	
First Chicago International First National Bank, Chicago	Chicago	H	46,824	0	0	0.0	0	11/24/80
	Boston	B	9,484	498	26	5.2	1,090	12/31/80
	Houston	B	25,754	1,164	0	0.0	605	12/31/80
	Los Angeles	B	5,820	1,107	288	26.0	0	12/31/80
	Miami	B	6,319	6,065	50	0.8	203	12/19/81
	New York	B	461,322	220,608	55,254	25.0	21,158	1/1/81
	San Francisco	B	28,030	1,053	221	21.1	3,008	12/31/80
		7	**583,553**	**230,495**	**55,839**	**24.2**	**26,064**	
First Interstate International of California First Interstate Bank of California, Los Angeles	Los Angeles	H	24,422	0	0	0.0	0	1/15/62
	Chicago	B	53,753	1,538	0	0.0	3,337	10/1/81
	Houston	B	10,080	7,073	5	0.1	5,641	1/5/81
	Miami	B	43,941	15,850	361	2.3	9,741	9/15/80
	New York	B	425,413	33,681	21,172	62.9	6,438	6/22/81
		5	**557,609**	**58,142**	**21,538**	**37.0**	**25,157**	
First Maryland International Banking Corp. First National Bank Bank of Maryland, Baltimore	Baltimore	H	2,664	0	0	0.0	0	7/23/81
	York, Pa.	B	217	91	9	9.9	65	7/23/81
		2	**2,881**	**91**	**9**	**9.9**	**65**	
First Palm Beach International Bank First National Bank, Palm Beach, Fla.	Coral Gables, Fla.	H	64,798	34,707	1,226	3.5	4,779	1/4/82
First Union International Banking Corp. of N.C. First Union National Bank, Charlotte	Charlotte	H	3,056	0	0	0.0	0	8/17/81
	New York	B	6,617	4,571	913	20.0	368	8/17/81
		2	**9,673**	**4,571**	**913**	**20.0**	**368**	
First Wisconsin International Bank First Wisconsin National Bank, Milwaukee	New York	H	43,928	7,897	6,682	84.6	1,555	3/17/72
	Miami	B	9,093	8,913	149	1.7	5,166	7/1/82
		2	**53,021**	**16,810**	**6,831**	**40.6**	**6,721**	

(a)— Clearing balances are the sum of demand deposits due foreign governments and official institutions plus demand deposits due U.S. commercial banks plus demand deposits due foreign banks. **(d)**— On July 2, 1983, the Miami head office was closed and moved to Los Angeles. In August of this year, it made a request to the Federal Reserve Board to have its name and location changed to American Express Bank International, New York. It also requested a branch in Los Angeles. Its parent said that the outstanding shares of the Edge are being sold to American Express Bank International, which is a subsidiary of American Express International Banking Corp. **(N.A.)**— Not available.

Edge Act Corporations Engaged in Banking

Total Assets, Deposits, Clearing Balances, and Business Loans in Each Edge Office on 12/31/83

(Edges Listed Alphabetically; Totals in Boldface; Dollar Figures in Thousands)

Compiled by American Banker Copyright 1984

Name of Edge Act Corporation / Name of Parent Bank	Office Locations	Office Type H=Head, B=Branch	Total Assets	Total Deposits	Clearing Balances (a)	Ratio: Clearing Bal. to Total Dep.	Total Business Loans	Operations Began
Fleet International Bank Fleet National Bank, Providence, R.I.	New York	H	36,391	3,699	3,317	89.7	791	12/15/78
Fuji Bank International Inc. Fuji Bank Ltd., Tokyo, Japan	San Francisco	H	19,474	2,877	10	0.3	4,073	1/4/83
Harris Bank International Corp. Harris Trust & Savings Bank, Chicago (e)	New York	H	41,168	19,401	16,847	86.8	2,967	3/2/71
Hill Samuel International Banking Corp. Hill Samuel & Co., Ltd., London, U.K.	New York	H	5,111	0	0	0.0	0	9/26/83
Hongkong Bank International Hongkong & Shanghai Banking Corp., Hong Kong	Houston	H	2,383	354	0	0.0	0	5/18/82
Indosuez Bank International Compaignie Financiere de Suez, Paris	Houston	H	2,628	2	0	0.0	0	4/1/83
InterFirst International Corp. InterFirst Bank Dallas NA	New York	H	13,834	7,916	2,710	34.2	1,993	6/21/78
Irving Trust International	Miami	H	351,030	139,080	20,044	14.4	47,265	6/7/72
Irving Trust Co., New York	Atlanta	B	191	130	0	0.0	0	12/28/81
	Chicago	B	3,203	727	0	0.0	44	9/1/81
	Dallas	B	3,937	301	131	43.5	1,500	10/1/81
	Los Angeles	B	8,671	1,992	69	3.5	4,010	1/1/82
	Cayman Islands	B	224,737	180,467	20,564	11.4	4,388	2/24/81
		6	**591,769**	**322,697**	**40,808**	**12.6**	**57,207**	
Manufacturers Hanover International Banking Corp.	Miami	H	726,322	189,107	2,770	1.5	23,853	2/20/79
Manufacturers Hanover Corp., New York	Atlanta	B	1,573	136	10	7.4	253	8/2/82
	Boston	B	14,278	4,336	0	0.0	1,276	1/3/83
	Chicago	B	54,212	988	168	17.0	10,519	1/5/81
	Houston	B	12,352	469	0	0.0	10,429	7/1/81
	Los Angeles	B	92,271	1,956	776	39.7	23,132	2/20/79
	San Francisco	B	76,117	17	0	0.0	2,152	7/26/82
		7	**977,125**	**197,009**	**3,724**	**1.9**	**71,614**	
Marine Midland International Bank	Miami	H	200,722	175,533	1,766	1.0	9,031	5/29/79
Marine Midland Bank NA, Buffalo, N.Y. (f)	Los Angeles	B	10,543	1,682	159	9.5	4,131	9/14/81
	Cayman Islands	B	69,188	67,101	N.A.	N.A.	N.A.	7/29/81
		3	**280,453**	**244,316**	**1,925**	**0.8**	**13,162**	
Maryland Bank International	Baltimore	H	4,896	0	0	0.0	0	6/9/75
Maryland National Bank, Baltimore	Tyson Corner, Va.	B	32,341	404	0	0.0	945	1/1/83
		2	**37,237**	**404**	**0**	**0.0**	**945**	
Mellon Bank International (g)	Miami	H	51,397	4,599	913	19.9	1,957	8/31/82
Mellon Bank NA, Pittsburgh	New York	B	115,385	56,610	39,959	70.6	33,547	6/12/63
	Cayman Islands	B	N.A.	N.A	N.A.	N.A.	N.A.	N.A.
		3	**166,782**	**61,209**	**40,872**	**66.8**	**35,504**	
Mercantile International Corp. Mercantile Trust Co. NA, St. Louis	St. Louis	H	5,520	0	0	0.0	0	1/1/69
Merrill Lynch International Bank (h)	New York	H	.....	.....	.....	.....	.....	6/4/84
Merrill Lynch & Co., New York	Miami	B	.....	.....	.....	.....	.....	6/4/84
Morgan Guaranty International Bank	Miami	H	888,303	310,997	438	0.1	161,945	2/15/77
Morgan Guaranty Trust Co., New York	Houston	B	145,764	5,224	43	0.8	44,621	6/10/80
	Los Angeles	B	206,418	1,610	580	36.0	4,228	5/20/81
	San Francisco	B	26,176	97	0	0.0	0	6/10/80
	Nassau, Bahamas	B	N.A.	N.A	N.A.	N.A.	N.A.	2/2/81
		5	**1,266,661**	**317,928**	**1,061**	**0.3**	**210,794**	
Multibank International (i) South Shore Bank, Quincy, Mass.	Quincy, Mass.	H	8,250	726	N.A.	N.A.	N.A.	2/18/71
Natwest USA International Bank National Westminster Bank USA, New York (j)	Miami	H	25,410	18,435	383	2.1	906	10/13/82
NBA International Banking Corp. National Bank of Alaska, Anchorage	Seattle	H	6,206	422	0	0.0	4,498	6/22/81
NCNB International Banking Corp. NCNB National Bank of North Carolina, Charlotte	New York	H	29,634	21,830	20,817	95.4	4,084	7/23/73
Northern Trust International Banking Corp. Northern Trust Co., Chicago	New York	H	118,010	56,501	33,128	58.6	1,051	6/14/68
Norwest International Bank Norwest Bank Mineapolis NA	Miami	H	6,986	3,400	46	1.4	1,449	3/3/83
Norwest International Bank	Minneapolis	H	47,237	32,740	981	3.0	30,224	9/20/63
Norwest Bank Mineapolis NA	New York	B	3,882	1,152	980	85.1	11	2/1/82
		2	**51,119**	**33,892**	**1,961**	**5.8**	**30,235**	
Norwest Internationals' Totals		**3**	**58,105**	**37,292**	**2,007**	**5.4**	**31,684**	
Pan American Bank International Pan American Bank NA, Miami	Miami	H	17,273	10,729	10,436	97.3	0	2/1/82
Petra International Banking Corp. Petra Bank, Amman, Jordan	Washington D.C.	H	23,074	18,613	775	4.2	0	8/83‡
Philidelphia International Bank	Philidelphia	H	11,931	0	0	0.0	0	1/3/67
Philidelphia National Bank	Los Angeles	B	222	0	0	0.0	0	9/24/82
	New York	B	229,944	229,944	221,305	96.2	0	9/24/82
		3	**242,097**	**229,944**	**221,305**	**96.2**	**0**	
Pittsburgh International Bank	Pittsburgh	H	18,988	0	0	0.0	0	9/18/64
Pittsburgh National Bank	Los Angeles	B	70,539	3,697	104	2.8	5,509	1/4/82
	New York	B	38,291	8,083	5,721	70.8	8,208	1/2/80
		3	**127,818**	**11,780**	**5,825**	**49.4**	**13,717**	
Rainier International Bank	Los Angeles	H	34,393	6,365	313	4.9	12,390	10/1/63
Rainier National Bank, Seattle	Portland	B	2,470	59	0	0.0	0	9/1/81
	Hong Kong (k)	9B	142,815	84,068	160	0.2	67,313	6/30/72
		11	**179,678**	**90,492**	**473**	**0.5**	**79,703**	

(a)— Clearing balances are the sum of demand deposits due foreign governments and official institutions plus demand deposits due U.S. commercial banks plus demand deposits due foreign banks. **(e)**— Its parent holding company, Harris Bankcorp, Inc., was acquired by the Bank of Montreal on Sept. 4, 1984. **(f)**— Its parent holding company, Marine Midland Banks Inc., is owned by Hongkong & Shanghai Banking Corp. **(g)**— On Sept. 7, 1984, the Edge applied to the Federal Reserve Board to discontinue its Miami operations and to move the head office to New York. In 1983, Mellon Bank NA consolidated the operations of Girard International Bank into the Edge. (Girard International was based in Miami and had a New York branch.) **(h)**— In October 1983 Girard International Bank changed its name to Dacion International Bank. The outstanding shares of Dacion International were then acquired by Merrill Lynch International. In May 1984, Dacion International's name was changed to Merrill Lynch International Bank. **(i)**— Origanally chartered as a nonbanking Edge corpation, it became a banking Edge in 1983. **(j)**— Its parent is National Westminster Bank Plc., London. **(k)**— Five of the 9 branches opened on 6/30/72; 1 opened in 1975; 1 opened in 1976; 1 opened in 1979; and 1 opened in 1983. **(‡)**— This is the date it received Federal Reserve Board approval to begin operations. **(N.A.)**— Not available

Edge Act Corporations Engaged in Banking

Total Assets, Deposits, Clearing Balances, and Business Loans in Each Edge Office on 12/31/83

(Edges Listed Alphabetically; Totals in Boldface; Dollar Figures in Thousands)

Compiled by American Banker Copyright 1984

Name of Edge Act Corporation / Name of Parent Bank	Office Locations	Office Type H=Head, B=Branch	Total Assets	Total Deposits	Clearing Balances (a)	Ratio: Clearing Bal. to Total Dep.	Total Business Loans	Operations Began
RepublicBank Dallas International	Dallas	H	20,863	0	0	0	0	10/26/82
RepublicBank Dallas NA	New York	B	12,069	4,367	3,515	80.5	0	10/26/82
		2	**30,932**	**4,367**	**3,515**	**80.5**	**0**	
Republic International Bank of New York	Los Angeles	H	22,406	10,796	0	0.0	11,115	12/15/80
Republic National Bank, New York	Beverly Hills	B	N.A.	N.A.	N.A.	N.A.	N.A.	9/16/82
Republic International Bank of New York	Miami	H	91,924	44,590	55	0.1	15,463	3/1/79
Republic National Bank, New York								
Republic International Banks' Totals		**3**	**114,330**	**55,386**	**55**	**0.1**	**26,578**	
Riggs International Banking Corp.	Miami	H	69,072	56,627	227	0.4	1,674	4/30/81
Riggs National Bank, Washington, D.C.								
RIHT International Banking Corp.	Miami	H	2,172	302	0	0.0	0	2/22/83
RIHT Financial Corp., Providence, R.I.								
J. Henry Schroder International Bank	Miami	H	58,419	53,138	538	1.0	9,616	2/13/80
J. Henry Schroder Bank & Trust Co., New York (l)								
Seattle-First International Bank	Seattle	H	11,179	0	0	0.0	0	5/13/82
Seattle-First National Bank (m)	Portland	B	4,197	215	0	0.0	3,482	5/13/82
		2	**15,376**	**215**	**0**	**0.0**	**3,482**	
Security Pacific International Bank	Los Angeles	H	71,910	0	0	0.0	0	1/10/67
Security Pacific National Bank, Los Angeles	Chicago	B	19,000	172	40	23.3	7,483	11/12/80
	Cleveland	B	3,451	749	0	0.0	1,263	12/22/81
	Houston	B	120,028	253	60	23.7	0	7/15/80
	Miami	B	79,369	47,964	1,467	3.1	8,443	9/2/80
	Minneapolis	B	880	648	0	0.0	327	4/12/82
	New York	B	490,872	87,733	74,430	84.8	40,627	7/15/82
	Seattle	B	114,685	93	86	92.5	2,000	8/24/81
		8	**900,195**	**137,612**	**76,083**	**55.3**	**60,143**	
Shawmut Boston International Banking Corp.	Miami	H	20,128	6,303	268	4.3	2,262	1/19/81
Shawmut Bank of Boston NA								
Skandinaviska Enskilda Banken International Corp.	New York	H	141,156	102,300	114	0.1	2,711	5/18/81
Skandinaviska Enskilda Banken, Stockholm, Sweden	Cayman Islands	B	8,487	2,223	0	0.0	0	9/14/81
		2	**149,643**	**104,523**	**114**	**0.1**	**2,711**	
Societe Generale International, Inc.	Houston	H	2,551	0	0	0.0	0	11/9/83
Societe Generale, Paris, France								
Standard Chartered International	Houston	H	8,912	1,616	69	4.3	4,746	1/2/81
Standard Chartered Bank Plc., London								
State Street Bank Boston International	New York	H	37,426	9,515	7,228	76.0	803	11/5/64
State Street Bank & Trust Co., Boston								
Texas Commerce International Bank	Houston	H	11,066	0	0	0.0	0	3/15/82
Texas Commerce Bank NA, Houston	New York	B	251,634	19,139	5	0.0	0	3/15/82
		2	**262,700**	**19,139**	**5**	**0.0**	**0**	
Union Chelsea International Bank	Miami	H	36,832	33,800	236	0.7	3,488	11/2/81
Banco Union, Caracas, Venezuela, and Union Chelsea Bank, NewYork								
Union Planters International Bank	Memphis	H	2,396	0	0	0.0	0	5/3/82
Union Planters National Bank, Memphis	New York	B	5,084	1,881	758	40.3	0	5/3/82
		2	**7,480**	**1,881**	**758**	**40.3**	**240**	
Wachovia International Banking Corp.	Winston-Salem	H	9,797	0	0	0.0	0	12/2/65
Wachovia Bank & Trust Co. NA, Winston-Salem, N.C.	New York	B	9,856	8,404	1,188	14.1	3,902	7/1/81
		2	**19,653**	**8,404**	**1,188**	**14.1**	**3,902**	
Wells Fargo Bank International	San Francisco	H	53,008	0	0	0.0	0	9/30/64
Wells Fargo Bank NA, San Francisco	Miami	B	158,504	151,883	2,960	1.9	225	5/1/81
	New York	B	189,873	111,244	87,362	78.5	16,676	5/1/81
		3	**401,385**	**263,127**	**90,322**	**34.3**	**16,901**	
GRAND TOTALS 12/31/83		**128B 91H**	**19,420,089**	**9,880,501**	**1,588,825**	**16.1**	**1,819,292**	
GRAND TOTALS 12/31/82		**134B 87H**	**22,109,043**	**10,037,022**	**1,415,451**	**14.1**	**2,026,615**	
CHANGES:			**— 12.2%**	**— 1.6%**	**+ 12.2%**	**----**	**— 10.2%**	

(a)— Clearing balances are the sum of demand deposits due foreign governments and official institutions plus demand deposits due U.S. commercial banks plus demand deposits due foreign banks. **(l)**— Its parent is Schroders Ltd., London. **(m)**— In June 1983, Seafirst Corp., the former parent of the bank, was acquired by BankAmerica Corp., San Francisco, the holding company for Bank of America NT & SA. **(N.A.)**— Not available.

MONY to Evolve Into Full Financial Services Company

By PHILIP T. SUDO

NEW YORK — The Mutual Life Insurance Co. of New York, one of the oldest insurers in the nation, will become a diversified financial services company by 1990, according to James A. Attwood, chairman and chief executive officer of MONY.

The "strategic reassessment" of the 142-year-old firm, Mr. Attwood said, will be an evolutionary process.

"Investment operations will become a business in itself," he said, referring to the unit managing MONY's $10 billion in assets. "To acquire substantial companies in nonlife [insurance] businesses, MONY will join linkages or alliances, share facilities, enter into joint ventures, and use other means to reduce capital requirements."

Mr. Attwood announced MONY's diversification plans on Tuesday, during an insurance seminar sponsored by Coopers & Lybrand, an insurance accounting firm.

The chairman said the future of mutual companies requires the consideration of demutualization. "Frankly, we are envious of the stock companies' ability to raise new equity capital for expansion and to form upstream corporations to diversify their operations," Mr. Attwood said.

"Whether demutualization becomes part of our long-term reality will depend on now-unforseeable market and economic conditions, as well as the shape of the enabling legislation now being debated in Albany."

That legislation is included in a controversial package of changes for the financial services industry and its regulators introduced in February by Gov. Mario M. Cuomo. Ironically, insurance lobbyists oppose the legislation because it would permit banks to sell insurance.

For demutualization to be meaningful, Mr. Attwood said, it must enable mutual life insurers to raise capital and maintain their integrity with policyholders. He indicated that MONY is working on legislation independently that would make it possible to accomplish both tasks. ■

First Tennessee To Issue Laser-Etched Visa Cards

Special to the American Banker

MEMPHIS — First Tennessee Bank says it will issue Visa cards incorporating a hologram, a laser-etched device aimed at enhancing the cards' security.

The new cards feature the Visa dove logo in a design that changes color against a silver reflective material, the $2.4 billion-deposit bank said. The cards will go out this month.

First Tennessee is one of the first banks in the Southeast to use the new high-technology cards.

The bank noted that the last four digits of a cardmember's account number will be embossed near the hologram to foil attempts at alteration. ■

Geographical Breakdown of Edge Bank Offices

Listed alphabetically within City with Total Assets on 12/31/83 compared with 12/31/82

Compiled by American Banker Copyright 1984

	Total Assets ($000) 12/31/83	12/31/82
ALABAMA		
Birmingham		
1. AmSouth Bank International (H)	2,663	2,510
Mobile		
1. AmSouth Bank International (B)	1,935	2,868
CALIFORNIA		
Beverly Hills		
1. Citibank International (B)	11,627	17,565
2. Republic International Bank of New York (B,f)	N.A.	N.A.
Los Angeles		
1. Bankers Trust Co. International (B)	31,995	152,982
2. Bank of Boston International (H)	38,451	32,414
3. Chase Bank International (B)	117,206	88,823
-- Chemical Bank International-North America (B)	(c)	6,155
4. Citibank International (B)	248,340	232,912
5. Continental Bank International (B)	26,631	26,600
6. European American Bank International (H,d,e,f)	13,752	19,448
7. First Chicago International (B)	5,820	55,768
8. First Interstate International of California (H)	24,422	25,058
9. Irving Trust International (B)	8,671	14,441
10. Manufacturers Hanover Inter'l Banking Corp (B)	92,271	115,472
11. Marine Midland International Bank (B,f)	10,543	9,438
12. Morgan Guaranty International Bank (B)	206,418	194,530
13. Philidelphia International Bank (B)	222	N.A.
14. Pittsburgh International Bank (B)	70,539	10,528
15. Rainier International Bank (H)	34,393	36,269
16. Republic International Bank of New York (H,f)	22,406	17,014
17. Security Pacific International Bank (H)	71,910	70,975
San Diego		
1. Citibank International (B)	20,830	N.A.
San Francisco		
1. BankAmerica International (H)	459,213	437,945
2. Bank of California International (H,f)	6,641	8,584
3. Chase Bank International (B)	551	(b)
4. Chemical Bank International-North America (B)	37,080	78,816
5. Citibank International (B)	242,430	419,579
6. Continental Bank International (B)	72	91
7. First Chicago International (B)	28,030	87,395
8. Fuji Bank International Inc. (H,f)	19,474	(b)
9. Manufacturers Hanover Inter'l Banking Corp. (B)	76,117	163,495
10. Morgan Guaranty International Bank (B)	26,176	154,855
11. Wells Fargo Bank International (H)	53,008	50,013
DELAWARE		
Newark		
1. Chase Bank International (H)	149,658	152,616
Wilmington		
1. Allied International Bancorp., Inc. (H,g,p)	46,680	60,802
DISTRICT OF COLUMBIA		
1. Petra International Banking Corp. (H,f)	23,074	(b)
FLORIDA		
Coral Gables		
1. Bank of Tokyo International USA (H,f)	6,232	5,328
2. First Palm Beach International Bank (H)	64,798	33,183
Fort Lauderdale		
1. Citibank International (B)	994	(b)
Miami		
1. ABN Bank International USA Inc. (B,f)	0	0
2. American Security Bank International (H)	3,028	2,403
3. Banco Cafetero International Corp. (B,f)	14,363	(b)
4. Banco de Bogota International Corp. (H,f)	21,080	10,832
5. Banco de Santander International Inc. (H,f)	285,293	249,641
6. Banco de Venezuela International (H,f)	111,706	121,504
7. Banco del Pacifico International (H,f)	22,440	4,056
8. Banco Latino International (H,f)	61,235	(b)
9. BankAmerica International (B)	792,521	668,550
10. BankAmerica International-Int'l Airport (B)	832	702
11. Bankers Trust Co. International (H)	77,492	81,043
12. Bank of Boston International South (H)	480,652	348,349
13. Bank of New England International (H)	27,759	19,242
14. Bank of New York International (H)	69,060	56,576
15. Chase Bank International (B)	872,886	881,423
16. Chemical Bank International-North America (H)	391,653	546,184
17. Citibank International (H)	655,251	572,896
18. Citizens & Southern International Bank (B)	177,930	115,865
19. Continental Bank International (B)	28,530	81,794
-- European American Bank International (H,f)	(d)	19,448
20. First Chicago International (B)	6,319	9,484
21. First Interstate International of California (B)	43,941	56,640
22. First Wisconsin International Bank (B)	9,093	1,189
-- Girard International Bank (H)	(h)	12,758
23. Irving Trust International (H)	351,030	211,375
24. Manufacturers Hanover Inter'l Banking Corp. (H)	726,322	512,331
25. Marine Midland International Bank (H,f)	200,722	134,003
26. Mellon Bank International (H,i)	51,397	137,761
27. Merrill Lynch International Bank (B,j)	(o)	----
28. Morgan Guaranty International Bank (H)	888,303	1,263,029
29. Natwest USA International Bank (H,f)	25,410	6,428
30. Norwest International Bank (H)	6,986	(b)
31. Pan American Bank International (H)	17,273	16,041
32. Republic International Bank of New York (H,f)	91,924	78,855
33. Riggs International Banking Corp. (H)	69,072	63,998
34. RIHT International Banking Corp. (H)	2,172	(b)
35. J. Henry Schroder International Bank (H,f)	58,419	46,444
36. Security Pacific International Bank (B)	79,369	47,043
37. Shawmut Boston International Banking Corp. (H)	20,128	29,683
38. Union Chelsea International Bank (H,f)	36,832	32,698
39. Wells Fargo Bank International (B)	158,504	173,935
GEORGIA		
Atlanta		
1. BankAmerica International (B)	17,369	10,416
2. Chase Bank International (B)	61,968	79,083
3. Citibank International (B)	933	1,703
4. Citizens & Southern International Bank (H)	25,309	21,738
5. Irving Trust International (B)	191	404
6. Manufacturers Hanover Inter'l Banking Corp. (B)	1,573	1,061
HAWAII		
Honolulu		
1. Citibank International (B)	350	N.A.
ILLINOIS		
Chicago		
1. ABN Bank International USA Inc. (H,f)	5,600	5,430
2. Banco Real International Inc. (H,f)	7,620	8,874
3. BankAmerica International (B)	201,492	292,902
4. Bankers Trust Co. International (B)	14,716	10,966
5. Bank of Boston International (B)	6,126	1,296
6. Chase Bank International (B)	76,958	83,865
7. Chemical Bank International-North America (B)	64,158	99,461
8. Citibank International (B)	44,371	53,157
9. Continental Bank International (H)	111,936	112,103
-- European American Corp. (H,f,g)	(c)	2,299
10. First Chicago International (H)	46,824	47,725
11. First Interstate International of California (B)	53,753	37,699
12. Irving Trust International (B)	3,203	2,099
13. Manufacturers Hanover Intern'l Banking Corp. (B)	54,212	138,524
14. Security Pacific International Bank (B)	19,000	24,908
LOUISIANA		
New Orleans		
1. Citizens & Southern International Bank (H)	43,289	19,587
MARYLAND		
Baltimore		
1. First Maryland International Banking Corp. (H)	2,664	2,668
2. Maryland Bank International (H)	4,896	43,000
MASSACHUSETTS		
Boston		
1. BankAmerica International (B)	3,159	7,470
2. Citibank International (B)	3,321	3,803
3. First Chicago International (B)	9,484	20,581
4. Manufacturers Hanover Inter'l Banking Corp. (B)	14,278	(b)
Quincy		
1. Multibank International (H)	8,250	(b)
MINNESOTA		
Minneapolis		
1. BankAmerica International (B)	2,059	4,136

(B)— Branch Office. **(H)**— Head Office. **(b)**— Began operations in 1983. **(c)**— Office was closed in 1983. **(d)**—Moved head office from Miami to Los Angeles in 1983 and closed the Miami office. The 1982 assets are for the Miami head office. **(e)**— In August of this year it entered into an agreement with American Express International Banking Corp., New York, to sell its outstanding shares to a new AEIBC subsidiary, American Express International Bank. The new Edge will be headquartered in New York and have a Los Angeles branch. **(f)**— Owned either directly or indirectly by a foreign bank. **(g)**— An Agreement Corp. **(h)**— In October 1983 it changed its name to Dacion International Bank and then sold the outstanding shares of the Edge to Merrill Lynch. Prior to the sale, its operations were absorbed by Mellon Bank International. **(i)**—In September of this year the Edge applied to the Federal Reserve Board for permission to move the head office to New York and close the Miami office. **(j)**—Acquired the outstanding shares of Dacion International Bank (formerly Girard International Bank) in October 1983 and began operations in June 1984 under its present name. **(k)**— A subsidiary of BankAmerica Corp., San Francisco. **(l)**— Allied International's Bahamas and London branches combined hadapproximately $513 million in assets on 12/31/82 **(o)**— Opened in June 1984. **(p)**— Parent of Allied Bank International. It in turn is owned by 12 U.S. banks. **(†)**— The 1983 data are for 9 branches and the 1982 data are for 8 branches. **(N.A.)**— Not available.

Geographical Breakdown of Edge Bank Offices

Listed alphabetically within City with Total Assets on 12/31/83 compared with 12/31/82

Compiled by American Banker Copyright 1984

	Total Assets ($000) 12/31/83	12/31/82
2. Citibank International (B)	2,720	3,609
3. Continental Bank International (B)	707	862
4. Norwest International Bank (H)	47,237	10,317
5. Security Pacific International Bank (B)	880	11,257
MISSOURI		
St. Louis		
-- BankAmerica International (B)	(c)	2,018
1. Citibank International (B)	N.A.	128,885
2. Mercantile International Corp. (H)	5,520	36,621
NEW YORK		
New York City		
1. Allied Bank International (H)	194,794	224,956
2. Banco Cafetero International Corp. (H,f)	149,416	108,092
3. Banco de Venezuela International (B,f)	45,174	4,791
4. BankAmerica International (B)	2,232,099	4,135,101
5. Bank of Boston International (H)	531,511	393,508
6. Bank of California International (B,f)	48,622	42,416
7. Bank of Hawaii International Corp. (H)	5,688	N.A.
8. Central Cleveland International Bank (H)	47,670	52,066
9. Connecticut Bank International (H)	6,307	6,386
10. Consolidado International Bank (H,f)	49,203	19,853
11. Continental Bank International (B)	253,688	386,995
12. Crocker Bank International (H,f)	120,551	121,440
13. Fidelity International Bank (H)	60,828	32,799
14. First Bank International (H)	45,644	23,802
15. First Chicago International (B)	461,322	320,744
16. First Interstate International of California (B)	425,413	460,073
17. First Union International Banking Corp. of N.C. (B)	6,617	5,643
18. First Wisconsin International Bank (H)	43,928	39,073
19. Fleet International Bank (H)	36,391	45,264
-- Girard International Bank (B)	(c)	26,224
20. Harris Bank International Corp. (H,f)	41,168	47,636
21. Hill Samuel International Banking Corp. (H,f)	5,111	(b)
22. InterFirst International Corp. (H)	13,834	30,164
23. Mellon Bank International (B,i)	115,385	99,584
--. Mercantile Bank International Corp. (B)	(c)	29,369
24. Merrill Lynch International Bank (H,j)	(o)	----
25. NCNB International Banking Corp. (H)	29,634	12,260
26. Northern Trust International Banking Corp. (H)	118,010	71,488
27. Norwest International Bank (B)	3,882	5,288
28. Philidelphia International Bank (B)	229,944	167,611
29. Pittsburgh International Bank (B)	38,291	31,163
30. RepublicBank Dallas International (B)	12,069	N.A.
31. Security Pacific International Bank (B)	490,872	629,946
32. Skandinaviska Enskilda Banken Inter'l Corp. (H)	141,156	245,565
33. State Street Bank Boston International (H)	37,426	44,849
34. Texas Commerce International Bank (B)	251,634	147,628
35. Union Planters International Bank (B)	5,084	3,206
36. Wachovia International Banking Corp. (B)	9,856	7,944
37. Wells Fargo Bank International (B)	189,873	234,610
NORTH CAROLINA		
Charlotte		
1. First Union International Banking Corp. of N.C. (H)	3,056	2,791
Winston-Salem		
1. Wachovia International Banking Corp. (H)	9,797	9,758
OHIO		
Cleveland		
-- BankAmerica International (B)	(c)	11,390
1. Citibank International (B)	1,728	5,311
2. Continental Bank International (B)	1,219	98
3. Security Pacific International Bank (B)	3,451	8,292
OREGON		
Portland		
1. Rainier Interational Bank (B)	2,470	2,274
2. Seattle-First International Bank (B,k)	4,197	463
PENNNSYLVANIA		
Philadelphia		
1. Continental Bank International (B)	N.A.	120
2. Philidelphia International Bank (H)	11,931	9,277
Pittsburgh		
1. Pittsburgh International Bank (H)	18,988	14,236
York		
1. First Maryland International Banking Corp. (B)	217	57
TENNESSEE		
Memphis		
1. Union Planters International Bank (H)	2,396	2,502
TEXAS		
Dallas		
1. BankAmerica International (B)	28,917	21,814
2. Bank of Boston International South (B)	1,789	6,554
3. Citibank International (B)	3,897	3,301
-- Continental Bank International (B)	(c)	32
4. Irving Trust International (B)	3,937	3,836
5. RepublicBank Dallas International (H)	20,863	6,256
Houston		
1. ABN Bank International USA Inc. (B,f)	14,235	14,009
2. Banco Real International Inc. (B,f)	23,623	5,869
3. BankAmerica International (B)	189,436	214,484
4. Bankers Trust Co. International (B)	24,000	N.A.
5. Bank of Boston International South (B)	1,897	158
6. Banque de Paris et des Pays-Bas Inter'l Co.(H,f)	7,600	18,407
7. Barclays International Banking Corp. (H,f)	23,912	28,141
8. BNP International Corp. (H,f)	4,712	4,105
9. Chase Bank International (B)	114,430	108,591
10. Chemical Bank International-North America (B)	21,439	29,495
11. Citibank International (B)	167,628	191,216
12. Comind International Banking Corp. (H,f)	5,689	5,846
13. Continental Bank International (B)	19,734	11,272
14. First Chicago International (B)	25,754	45,878
15. First Interstate International of California (B)	10,080	6,708
16. Hongkong Bank International (H,f)	2,383	2,410
17. Indosuez Bank International (H,f)	2,628	(b)
18. Manufacturers Hanover Inter'l Banking Corp. (B)	12,352	11,002
-- Marine Midland International Bank (B,f)	(c)	4,648
19. Morgan Guaranty International Bank (B)	145,764	148,038
20. Security Pacific International Bank (B)	120,028	127,202
21. Societe Generale International, Inc. (H,f)	2,551	(b)
22. Standard Chartered International (H,f)	8,912	7,071
23. Texas Commerce International Bank (B)	11,066	11,417
24. Tokyo Bancorp International (Houston) (H,f,g)	6,780	5,270
VIRGINIA		
Tysons Corner		
1. Maryland Bank International (B)	32,341	(b)
WASHINGTON		
Seattle		
1. BankAmerica International (B)	969	65,273
2. Citibank International (B)	2,026	5,141
3. Continental Bank International (B)	335	61
4. NBA International Banking Corp. (H)	6,206	5,938
5. Seattle-First International Bank (H,k)	11,179	10,700
6. Security Pacific International Bank (B)	114,685	124,840
WISCONSIN		
Milwaukee		
1. First Bank International (B)	3,655	1,866

FOREIGN BRANCHES

BAHAMAS		
Nassau		
1. Allied Bank International (B)	310,792	(l)
2. BankAmerica International (B)	443,450	723,599
3. Morgan Guaranty International Bank (B)	N.A.	247,536
CAYMAN ISLANDS		
1. Bank of Boston International (B)	65,745	42,710
2. Bank of Boston International South (B)	52,031	N.A.
3. Irving Trust International (B)	224,737	102,967
4. Marine Midland International Bank (B,f)	69,188	102,913
5. Mellon Bank International (B)	N.A.	N.A.
6. Skandinaviska Enskilda Banken Inter'l Corp. (B,f)	8,487	N.A.
HONG KONG		
1. Rainier International Bank (9B†)	142,815	136,638
UNITED KINGDOM		
London		
1. Allied Bank International (B)	192,221	(l)

(B)— Branch Office. **(H)**— Head Office. **(b)**— Began operations in 1983. **(c)**— Office was closed in 1983. **(d)**—Moved head office from Miami to Los Angeles in 1983 and closed the Miami office. The 1982 assets are for the Miami head office. **(e)**— In August of this year it entered into an agreement with American Express International Banking Corp., New York, to sell its outstanding shares to a new AEIBC subsidiary, American Express International Bank. The new Edge will be headquartered in New York and have a Los Angeles branch. **(f)**— Owned either directly or indirectly by a foreign bank. **(g)**— An Agreement Corp. **(h)**— In October 1983 it changed its name to Dacion international Bank and then sold the outstanding shares of the Edge to Merrill Lynch. Prior to the sale, its operations were absorbed by Mellon Bank International. **(i)**—In September of this year the Edge applied to the Federal Reserve Board for permission to move the head office to New York and close the Miami office. **(j)**—Acquired the outstanding shares of Dacion International Bank (formerly Girard International Bank) in October 1983 and began operations in June 1984 under its present name. **(k)**— A subsidiary of BankAmerica Corp., San Francisco. **(l)**— Allied International's Bahamas and London branches combined hadapproximately $513 million in assets on 12/31/82 **(o)**— Opened in June 1984. **(p)**— Parent of Allied Bank International. It in turn is owned by 12 U.S. banks. **(†)**— The 1983 data are for 9 branches and the 1982 data are for 8 branches. **(N.A.)**— Not available.

Overseas . . .

Continued from Page 17

No objection to establishing a new funding vehicle, Bankers Financing NV, Curacao, Netherlands Antilles — April 7, 1984.

Chase Manhattan Corp.: Allowed to establish branches in Lisbon, Portugal; Monte Carlo, Monaco; and Muscatt-/Muttrah, Oman — April 28, 1984. Allowed to establish a branch in Vienna, Austria — April 7, 1984. Allowed to establish branches in Geneva and Zurich, Switzerland — March 17, 1984. Allowed to establish a new subsidiary, SeaDocs Registry Ltd., London, an automated seaborne trade lading documentation system — March 10, 1984.

Chemical New York Corp.: Allowed to reorganize Chemical Bank's holdings in the United Kingdom through the establishment of a wholly owned holding company subsidiary, Chemical Holdings Ltd. — Sept. 15, 1984.

Citicorp: No objection for Citibank Overseas Investment Co., Wilmington, Del., to establish a new commercial bank subsidiary, Citibank Norge A/S, Oslo, Norway — Aug. 11, 1984. Allowed to establish initial branches in Lisbon and Oporto, Portugal — May 26, 1984. Allowed to acquire Mercantile Bank Ltd., Hong Kong, with 16 branches in the Pacific and London, from Shanghai Banking Corp.; Citicorp International Bank SA, Panama City, allowed to establish branches in Nassau, the Bahamas; and Montevido, Uruguay — May 5, 1984. Allowed to establish two branches in Bangkok, Thailand — Feb. 18, 1984. Allowed to establish a branch in Katmandu, Nepal; Cititrust (Cayman) Ltd. allowed to establish a branch in Nassau, the Bahamas — January 1984.

Manufacturers Hanover Corp.: No objection to establishing an initial branch in Istanbul, Turkey — July 21, 1984. No objection to establishing an initial branch in Lisbon, Portugal — June 9, 1984. Allowed to acquire C.I.T. Holdings Inc. and Service and Leasing Corp. of Canada Ltd., both in Toronto — April 28, 1984.

Marine Midland Banks Inc.: Allowed to acquire all shares of CM&M (UK) Ltd. and engage in futures commission merchant activities on the London International Financial Futures Exchange — April 28, 1984.

J.P. Morgan & Co. Inc.: Morgan Guaranty International Finance Corp. allowed to acquire and hold shares of a new bank, Morgan Guaranty GmbH, Frankfurt, Germany — April 7, 1984.

Rainier National Corp.: No objection to establishing a branch in Seoul, Korea — Aug. 11, 1984.

Riggs National Corp.: Allowed to acquire AP Bank Ltd., London — April 3, 1984. Allowed to establish a funding vehicle, Riggs NV, Cuaraco, Netherlands Antilles — March 31, 1984.

Security Pacific Corp.: No objection to acquiring 100% of Wifag Bank AG, Offenbach, Germany — June 9, 1984. Allowed to acquire all shares of Security Pacific Bank Asia Ltd., Singapore — May 5, 1984. Allowed to acquire 100% of Bankhaus Bohl & Co., Freudenstadt, Germany — April 21, 1984. ■

ECONOMIC FOCUS

by Robert Samuelson

an astute, balanced economic viewpoint every Tuesday in American Banker

InnerLine Service to Allow Analysis of Peer Groups

Banks, bank holding companies, and thrifts will be able to anonymously compare themselves to their competitors through a joint service developed by Bank Earnings International and InnerLine, an on-line financial information network. The microcomputer-based system will be available in January 1985, according to Walter Rapawy, chief executive officer of InnerLine.

The Peer Group part of the package provides nationwide analysis capabilities, based on asset size, branching, location, and in-house data processing versus nondata-processing institutions. Data will be available on line within 48 hours of receipt. Comparisons can be made with three asset sizes of the same type of institution, as well as with other institutions of the same size.

The Executive Manager section provides the institution with a detailed look at internal operations from a top management perspective.

The ability to understand how one institution is performing, compared to others of the same size or one size larger or smaller, can help an institution develop competitive strategies, according to Mr. Rapawy.

"Participants in the Peer Group and Executive Manager [sections] will receive a complete overview of how their institutions compare to others nationwide. The information will be available on a monthly basis, and the timeliness of this information is a key feature."

Reports generated from the total package cover all areas of the institution's operations, including trend data. All calculations are handled by the package and only raw data, which is kept confidential, is entered into the micro-based system. Subjects covered by the report include loan quality, fee income, financial data, staff control, staff productivity, and new business generation.

This information is not available anywhere else because institutions are not required to provide it to the government through quarterly call reports.

A further application of the Peer Group, Mr. Rapawy said, is the ability of an institution, holding company, state association, or nationwide group to establish its own peer group that would be available only to authorized members of the group.

Financial reports and statistics are available 24 hours a day, seven days a week through InnerLine. They are compiled by economists, researchers, analysts, accountants, journalists, consultants, and commentators. These include the *American Banker*, Financial Products Group, Arthur Young & Co., the *Bond Buyer*, Disclosure Inc., Powers Research Inc., McFadden Business Publications, and the Bank Marketing Association. ■

Cairns . . .

Continued from Page 3

V. Shipley was among the new members elected to the ABA's board of directors.

Mr. Cairns has some particularly crucial competitive concerns regarding the the thrift industry. Thrifts, he said, have greater powers than commercial banks, yet operate with only half the capital requirement — 3%.

In an interview, Mr. Cairns pointedly argued against what he called the inequities of commercial banks competing against thrifts. Cost advantages, he said, allow thrifts to underprice other depository institutions "and stress growth over profits." He lambasted a thrift regulatory system that buoyed savings institutions with government support and "Mickey Mouse" accounting rules.

"Thrift regulation has gone downhill," Mr. Cairns said, "and is going downhill faster than ever. It's getting worse from just a few years ago."

He reiterated those feelings at a subsequent press conference. "We won't return to a solid savings and loan industry until such time as that industry adopts responsible, reasonable capital standards and begins the process of building capital back so they can sustain the kind of losses they have already or whatever losses may be coming down the pike," he said.

These concerns have been echoed by many at this meeting, though Mr. Cairns denied there was any organized effort or strategy by the ABA to make an example of the thrift industry this year in the push for greater commercial banking powers.

If there is no planned effort to target thrifts, the strains of market competition between commercial banks and thrifts have surfaced here. Numerous remarks in the last several days suggest the two industries may find themselves more at odds with each other in the coming months.

"We can't demand the Federal Home Loan Bank Board to increase thrift capital requirements overnight," Mr. Cairns said. But in five or seven years, he argued, thrift capital requirements should be on par with banks — "as long as their powers are similar." ■

Dear Reader,
How Are We Doing?

The American Banker wants very much to provide you with information that is useful to you in managing your institutions. Would you take a moment to give us some feedback on the statistical tables, **United States Banking Activities Abroad** and **Edge Act Corporations Engaged in Banking**, published in today's edition? Please return this questionnaire to L. Michael Cacace, Chief Statistician, American Banker, One State Street Plaza, New York, N.Y. 10004 (212) 943-4836.

(1.) How useful is the information in this consumer survey?

(A) Very Useful ☐
(B) Useful ☐
(C) Not Useful ☐

(2.) What do you like **best** about this survey?

_____

_____

_____

(3.) What do you like **least** about this survey?

_____

_____

_____

Name (optional)_____

_____

Title_____

Company_____

_____

Address_____

_____

Phone_____

Thank you for helping us improve.

A/L MANAGEMENT

EDUCATION • FINANCIAL MODELS • CONSULTING

Banks and S&Ls nationwide, with assets from $10 million to over $20 billion, use Sendero services and financial models.

Full Service A/L Management with Specialization for:

- Community Banks
- Large Banks
- Multibank Holding Companies
- Savings & Loan Associations

SENDERO OFFICES
Cleveland, Ohio
Danbury, Connecticut
Milwaukee, Wisconsin
Phoenix, Arizona (Headquarters)

SENDERO DISTRIBUTORS
Charlotte, North Carolina
Morris Plains, New Jersey
Pittsburgh, Pennsylvania
Seattle, Washington
London, England

FOR INFORMATION call (602) 225-0555, or complete and mail the coupon below.

Sendero CORPORATION

Serving the Intellectual Processes of Management

TO: **Sendero Corporation, 1422 North 44th Street, Phoenix, Arizona 85008**

FROM:
Name _____
Title _____
Organization _____
Address _____
City _____ State _____ Zip _____
Telephone _____
☐ Bank ☐ Savings Institution ☐ Multibank Holding Company Total Assets _____

Send me the following information:
☐ A/L Management Courses
☐ A/L Management Models
☐ Profit Planning Models
☐ A/L Consulting Service

American Banker

The Daily Financial Services Newspaper

VOL. CXLIX NO. 213 | Thursday, October 25, 1984 | 149th Year

150222J00015 12/31/84 11
SAMPLE
CONGRESSIONAL INFOR SREV SRI
SUSAN GARNER
4520 E. WEST HIGHWAY
BETHESDA MD 20814

TODAY

CONOVER'S ADVICE: Comptroller of the Currency C.T. Conover told a press briefing at the American Bankers Association convention that he thinks nonbank banks should begin operations quickly once they win approval 1

SOCKS AND STOCKS: Sears, Roebuck and Co. launched the Sears Financial Network three years ago, and almost half of those in an *American Banker* consumer survey said they know the retailer is in the financial services business 1

NEW STRUCTURE: In a revision of its top organizational structure, the American Bankers Association has eliminated the ABA council in favor of a seven-member committee named by the ABA president 2

LOWRIE LEADING: Gerald M. Lowrie, a high-ranking ABA official, is being viewed as the leading candidate to replace retiring Willis Alexander as manager of the trade group's day-to-day operations 2

HARD LESSONS: First National Bank of Chicago chairman Barry Sullivan, reflecting on the bank's recent quarterly loss, says the difficulties offer lessons for his bank and others 3

WHAT ANALYSTS SAY: First Kentucky Corp. is viewed as a likely winner in the southeastern banking stakes, thanks to strong fee income and expertise in specialized and middle-market lending 3

Investment Management 10

Executive Changes 12

PRIORITY ITEM: Bankers at an ABA seminar were urged to put a high priority on developing financial planning services in order to keep customers 18

REPEAT WARNING: FDIC Chairman William M. Isaac reiterated his warning of earlier this week that barring substantial reforms in the deposit insurance system, the threat of bank nationalization still looms 20

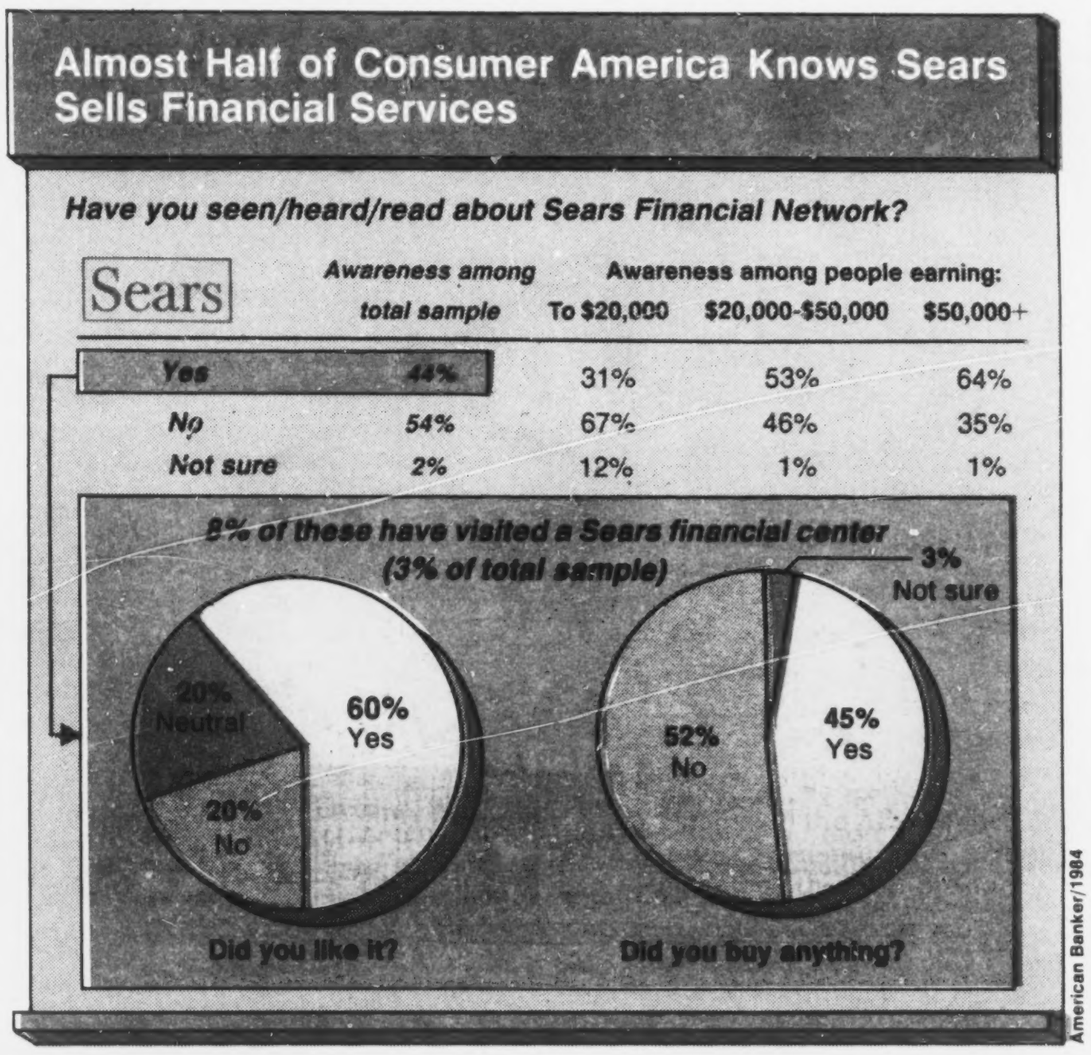
THE BACK PAGE: 'Retrofitting' and 'cuff programs' were among the lesser-known issues aired at the ABA convention 24

Quote

When [Sears] started getting into the business, I started buying their stock. American Express stock, too, and it's been going down ever since I started buying it. I hope I'm the kiss of death.

Robert L. McCormick Jr., president of the Stillwater National Bank and Trust Co., Stillwater, Okla., reacting to survey data on Sears' visibility in the financial services business. [1].

Unquote

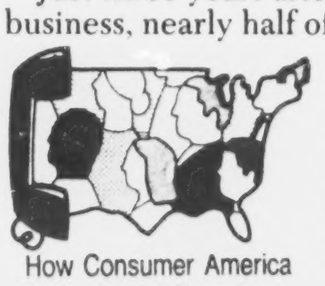


Many Know Sears Sells Stocks

Survey Finds 44% Aware of Retailer's Financial Services

By LAURA GROSS

Just three years after the dramatic expansion of Sears' financial services business, nearly half of the nation's consumers are aware that its stores sell stocks — as well as shocks and socks.



How Consumer America Views the Changing Financial Services Industry

According to the *American Banker's* new consumer opinion poll, 44% of the respondents have seen, heard, or read about the Sears Financial Network, those in-store booths showcasing Allstate Insurance, Dean Witter Reynolds brokerage, and Coldwell Banker real estate personnel.

Awareness of Sears, Roebuck and Co.'s financial services centers is highest among people earning $50,000 and over, although respondents earning $20,000 to $50,000 are

➳ Sears: Page 4

Conover Urges Nonbank Firms To Move Fast

Says First Chicago Exam Was Targeted, not Routine

By ROBERT TRIGAUX

NEW YORK — Comptroller of the Currency C.T. Conover Wednesday urged nonbank banks to start operations quickly once their applications get final regulatory approval.

He also said that the recent loan writeoffs by First National Bank of Chicago were the direct result of a "targeted" rather than routine examination of the money center bank by his agency.

His comments were made at a press conference here before he spoke to bankers on the final morning of the American Bankers Association annual convention on Wednesday.

ABA Revises Nominating Rules, Page 2
Alexander to Leave Staff Post, Page 2

"The [nonbank] banks ought to set up shop, and get into business as soon as possible," Mr. Conover told reporters — despite the fact that Congress is threatening legislation that would require nonbank banks that receive approval after July 1, 1983, to be divested by the parent firm.

Nonbank banks or limited service banks may operate across state lines through a legal loophole by offering demand deposits or commercial loans but not both. More than 330 such applications are being processed by the Comptroller's office.

Mr. Conover, a firm backer of deregulation, offered the advice to nonbank banks in response to a question wheth-

➳ Conover: Page 2

It's not what your clients earn, it's what they keep that counts.

nuveen

Tax-Exempt Money Market Fund, Inc.

Designed and administered for Trust Departments and Investment Advisers.

For a free prospectus and brochure, call toll-free (800) 621-2431 except in Illinois, call collect (312) 621-3264.

KBW

MARKET MAKERS IN BANK STOCKS

KEEFE, BRUYETTE & WOODS, INC.

Two World Trade Center (85th Floor)
New York, N.Y. 10048

(212) 349-4321 • (800) 221-3246

United States Banking Activities Abroad

CARIBBEAN & CENTRAL AMERICA

BAHAMAS	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
AmeriTrust Co.	1	0	0	0	0	0	0	1
American Security Corp.	1	0	0	0	0	0	1	2
BancOhio Corp.	1	0	0	0	0	0	0	1
Bank of Boston Corp.	1	0	0	0	0	0	1	2
Bank of New England Co.	0	0	0	0	0	0	1	1
Bank of Virginia Co.	1	0	0	0	0	0	1	2
Bankers Trust New York Corp.	1	0	0	0	0	0	0	1
CBT Corp.	1	0	0	0	0	0	0	1
Centerre Bancorp.	1	0	0	0	0	0	0	1
Chase Manhattan Corp.	4	1	0	0	0	0	0	5
Chemical New York Corp.	1	1	0	0	0	0	2	4
Citicorp	1	2	0	1	0	0	1	5
Citizens & Southern Georgia Corp.	0	0	0	0	0	1	0	1
CoreStates Financial Corp.	1	0	0	0	0	0	1	2
European American Bancorp.	1	0	0	0	0	0	1	2
Fidelcor	1	0	0	0	0	0	0	1
Fidelity Union Bancorp.	1	0	0	0	0	0	0	1
First American Bankshares, Inc.	0	0	0	0	0	1	0	1
First City Bancorp. of Texas, Inc.	1	0	0	0	0	0	0	1
First Interstate Bancorp., Inc.	0	0	0	0	0	2	0	2
First Union Corp.	1	0	0	0	0	0	0	1
Harris Bankcorp., Inc.	1	0	0	0	0	0	0	1
Hartford National Corp.	0	0	0	0	0	1	0	1
Huntington Bancshares, Inc.	1	0	0	0	0	0	0	1
InterFirst Corp.	1	0	0	0	0	0	0	1
Manufacturers National Corp.	1	0	0	0	0	0	0	1
Marine Midland Banks, Inc.	1	0	0	0	0	0	0	1
Maryland National Corp.	1	0	0	0	0	0	0	1
Michigan National Corp.	1	0	0	0	0	0	0	1
J.P. Morgan & Co., Inc.	1	0	0	0	0	0	1	2
NBD Bancorp., Inc.	1	0	0	0	0	0	0	1
National City Corp.	1	0	0	0	0	0	0	1
NatWest Holdings, Inc.	0	0	0	0	0	1	0	1
Norwest Corp.	0	0	0	0	0	1	0	1
PNC Financial Corp.	0	0	0	0	0	0	1	1
RepublicBank Corp.	1	0	0	0	0	0	0	1
Security Pacific Corp.	1	0	0	0	0	0	0	1
Society Corp.	1	0	0	0	0	0	1	2
Southwest Bancshares, Inc.	1	0	0	0	0	0	0	1
Sovran Financial Corp.	1	0	0	0	0	0	0	1
Texas Commerce Bancshares, Inc.	1	0	0	0	0	0	0	1
Trust Co. of Georgia	1	0	0	0	0	0	0	1
Union Bancorp.	1	0	0	0	0	0	0	1
United Banks of Colorado, Inc.	1	0	0	0	0	0	0	1
Wells Fargo & Co.	1	0	0	0	0	0	0	1
Bahamas Totals (44 Banks)	**39**	**4**	**0**	**1**	**0**	**8**	**11**	**62**

BARBADOS	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Chase Manhattan Corp.	1	0	0	0	0	0	0	1
Citicorp	2	0	0	0	0	0	0	2

BERMUDA	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Citicorp	0	0	0	0	0	0	1	1
Chemical New York Corp.	0	0	0	1	0	0	0	1
European American Bancorp.	0	0	0	0	0	0	1	1
J.P. Morgan & Co., Inc.	0	0	0	0	0	0	1	1
Bermuda Totals (4 Banks)	**0**	**0**	**0**	**1**	**0**	**0**	**3**	**4**

CAYMAN ISLANDS	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
BancOhio Corp.	1	0	0	0	0	0	0	1
BankAmerica Corp.	0	0	0	0	0	0	1	1
Bank of Boston Corp.	2	0	0	0	0	0	2	4
Bank of New York Co., Inc.	1	0	0	0	0	0	0	1
Bank of Virginia Co.	0	0	0	0	0	0	1	1
Bankers Trust New York Corp.	0	0	1	0	0	0	0	1
CBT Corp.	1	0	0	0	0	0	0	1
Chase Manhattan Corp.	1	1	0	0	0	0	0	2
Chemical New York Corp.	0	0	0	1	0	0	0	1
Citicorp	1	1	0	0	0	0	0	2
Comerica, Inc.	1	0	0	0	0	0	0	1
Commerce Bancshares, Inc.	1	0	0	0	0	0	0	1
CoreStates Financial Corp.	1	0	0	0	0	0	0	1
First of America Bank Corp.	0	0	0	0	0	1	0	1
First Atlanta Corp.	0	1	0	0	0	0	0	1
First Bank System, Inc.	0	0	0	0	0	1	0	1
First Chicago Corp.	1	0	0	0	0	0	0	1
First Interstate Bancorp., Inc.	0	0	0	0	0	2	0	2
First Maryland Bancorp.	1	0	0	0	0	0	0	1
First National State Bancorp., Inc.	1	0	0	0	0	0	0	1
First Wisconsin Corp.	1	0	0	0	0	0	0	1
Fleet Financial Group, Inc.	1	0	0	0	0	0	0	1
Huntington Bancshares, Inc.	1	0	0	0	0	0	0	1
InterFirst Corp.	2	0	0	0	0	0	0	2
Irving Bank Corp.	1	0	0	0	0	0	0	1
Lincoln First Banks, Inc.	1	0	0	0	0	0	0	1
Maryland National Corp.	1	0	0	0	0	0	0	1
Mellon National Corp.	1	0	0	0	0	0	0	1
Mercantile Bancorp., Inc.	1	0	0	0	0	0	0	1
Meridian Bancorp., Inc.	1	0	0	0	0	0	0	1
Michigan National Corp.	1	0	0	0	0	0	0	1
Midlantic Banks, Inc.	1	0	0	0	0	0	0	1
J.P. Morgan & Co., Inc.	1	0	0	0	0	0	1	2
NCNB Corp.	2	0	0	0	0	0	0	2
Northern Trust Corp.	1	0	0	0	0	0	0	1
Old Kent Financial Corp.	1	0	0	0	0	0	0	1
Rainier Bancorp.	1	0	0	0	0	0	0	1
Republic New York Corp.	1	0	0	0	0	0	0	1
RepublicBank Corp.	1	0	0	0	0	0	0	1
Southwest Bancshares, Inc.	1	0	0	0	0	0	0	1
Texas American Bancshares, Inc.	1	0	0	0	0	0	0	1
Third National Corp.	1	0	0	0	0	0	0	1
United Jersey Banks, Inc.	1	0	0	0	0	0	0	1
United Virginia Bankshares, Inc.	1	0	0	0	0	0	0	1
Wachovia Corp.	1	0	0	0	0	0	0	1
Wells Fargo & Co.	0	1	0	0	0	0	0	1
Cayman Islands Totals (46 Banks)	**40**	**4**	**1**	**1**	**0**	**4**	**5**	**55**

COSTA RICA	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
BankAmerica Corp.	0	1	0	0	0	0	0	1
Bank of Boston Corp.	0	0	0	1	0	0	0	1
Citicorp	0	0	0	0	0	0	1	1
Citizens & Southern Georgia Corp.	0	0	0	0	0	1	0	1
Costa Rica Totals (4 Banks)	**0**	**1**	**0**	**1**	**0**	**1**	**1**	**4**

DOMINICAN REPUBLIC	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Chase Manhattan Corp.	7	0	0	0	0	0	0	7
Citicorp	6	0	0	0	0	0	1	7

EL SALVADOR	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Citicorp	1	0	0	0	0	0	0	1

GUADELOUPE	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Chase Manhattan Corp.	1	0	0	0	0	0	0	1

GUATEMALA	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Bank of Boston Corp.	0	0	0	1	0	0	0	1
Chase Manhattan Corp.	0	0	0	0	0	1	0	1
Citicorp	0	0	0	0	0	1	0	1

HAITI	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Bank of Boston Corp.	3	0	0	0	0	0	0	3
Citicorp	2	0	0	0	0	0	0	2

HONDURAS	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Bank of Boston Corp.	0	0	0	1	0	0	0	1
Citicorp	3	1	0	0	0	0	0	4

JAMAICA	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Chase Manhattan Corp.	0	1	0	0	0	0	0	1
Citicorp	1	1	0	0	0	0	1	3
First Chicago Corp.	0	0	1	0	0	0	0	1

MARTINIQUE	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Chase Manhattan Corp.	1	0	0	0	0	0	0	1

NETHERLANDS ANTILLES	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Bank of Boston Corp.	1	0	0	1	0	0	0	2
Bank of New York Co., Inc.	0	0	0	0	0	0	1	1
Chemical New York Corp.	0	0	0	0	0	0	1	1
Citicorp	1	1	0	0	0	0	1	3
First Interstate Bancorp., Inc.	0	0	1	0	0	0	0	1
Fleet Financial Group, Inc.	0	0	0	0	0	0	1	1
Michigan National Corp.	0	0	0	1	0	0	0	1
J.P. Morgan & Co., Inc.	0	0	0	0	0	0	2	2
Republic New York Corp.	0	0	0	0	0	0	1	1
Texas Commerce Bancshares, Inc.	0	0	0	0	0	0	1	1
U.S. Bancorp.	0	0	0	0	0	0	1	1
Netherlands Antilles Totals (11 Banks)	**2**	**1**	**1**	**2**	**0**	**0**	**9**	**15**

NICARAGUA	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Citicorp	1	0	0	0	0	0	0	1

PANAMA	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
BankAmerica Corp.	0	0	0	1	0	0	1	2
Bank of Boston Corp.	2	0	0	0	0	0	0	2
Bankers Trust New York Corp.	1	0	0	0	0	0	0	1
Chase Manhattan Corp.	12	0	0	0	0	0	0	12
Chemical New York Corp.	0	0	0	0	0	0	2	2
Citicorp	8	1	0	0	0	0	0	9
CoreStates Financial Corp.	0	0	0	0	0	1	0	1
First Chicago Corp.	1	0	1	0	0	0	0	2
Marine Midland Banks, Inc.	2	0	0	0	0	0	0	2
Panama Totals (9 Banks)	**26**	**1**	**1**	**1**	**0**	**1**	**3**	**33**

ST. MARTEEN	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Chase Manhattan Corp.	1	0	0	0	0	0	0	1

TRINIDAD	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Citicorp	2	0	0	0	0	0	0	2

VIRGIN ISLANDS	Branches	Banks	Merch.	Fin. Co.	Invest.	Rep.	Other	Total
Chase Manhattan Corp.	1	0	0	0	0	0	0	1
First Pennsylvania Corp.	6	0	0	0	0	0	0	6

Correction

The tables in the Oct. 24 issue listing United States Banking Activities Abroad misplaced the statistics on the Caribbean region. They are reprinted correctly here.

NOW AVAILABLE!

Video Training Tapes
IRA and Keogh Retirement Plans
featuring
E. Thomas Foster, Jr.
Senior Vice President
Institutional Pension Consultants, Inc.

IRA Series
#1. Introduction
#2. Contributions & Deductions
#3. Rollovers from Qualified Plans and IRAs
#4. Distributions

Keogh Series
#1. Introduction
#2. Contributions & Deductions (Employers without Employees)
#3. Eligibility Considerations & Top Heavy Plans
#4. Distributions

Each 60-minute tape includes corresponding written materials, plus a detailed Deficit Reduction Act update with Cross Reference and Index.

Fill out Order Form below, enclose check and send to:

FISI Communications
c/o Merilyn Herbert
P.O. Box 40726
Nashville, TN 37204

or call **1-800-251-2148** (1-800-251-1400 in Tennessee). Information on individual tapes upon request.

SPECIAL UPDATE NOW AVAILABLE!
401-K Retirement Plan
A 25-Minute Explanation with detailed written materials

Please send the following tapes (circle format needed)

	VHS	Beta I or II	¾"	Total
IRA Series (4 tapes)	$495	$495	$555	$ _____
Keogh Series (4 tapes)	$495	$495	$555	$ _____
401-K (1 tape)	$200	$200	$215	$ _____
		Plus $5 shipping & handling		$ 5.00
		Total enclosed		$ _____

Institution Name _____
Ordered by _____ Title _____
Address _____
City _____ State _____ Zip _____
Telephone # _____

C0175-1

American Banker

The Daily Financial Services Newspaper

VOL. CXLIX NO. 215 | Monday, October 29, 1984 | 149th Year

195 SUBSCRIBER 12/31/84 11
SAMPLE
STATISTICAL REFERENCE INDEX
JOHN F KENNEDY
4520 EAST - WEST HIGHWAY
STE 800
BETHESDA MD 20814

TODAY

Savings & Loan Review

The journey has not exactly been easy lately for the thrift industry, and today's feature section looks at challenges to thrifts and how they are faring. The section, which includes a listing on page 22 of the 50 top savings institution holding companies, begins on page **13**

CITICORP STILL NO. 1: Citicorp retained its position as the largest savings institution holding company in 1983 ..... **12**

ACCOUNTING TRICKS: The Federal Home Loan Bank Board wants to crack down on accounting manipulations by thrifts **29**

NORTHEAST'S GROWTH: Northeast Savings, which began its life in New York and changed its charter, is thriving in three states **31**

WIRE-TRANSFER RISK: Banks are weighing a number of options for reducing the risks that go with wire transfers..... **1**

FRIENDLY USERS: Owners of personal computers tend to be friendly to home banking, an *American Banker* survey finds..... **1**

NO FIGHT TO PICK: The new chairman of the U.S. League of Savings Institutions isn't spoiling for a fight with banks. John Zellars thinks depository institutions face many of the same problems **3**

Washington Monday

Reporter's Notes..... **2**

Washington Calendar **2**

Capital People..... **2**

HOME BANKING: Manufacturers Hanover Trust Co. has become the 17th financial institution to launch a home banking program. A table of home banking systems appears on page 8; story is on page **6**

IRA WATCH: Federated Investors Inc. has introduced two individual retirement account plans for sale through banks..... **38**

American Banker's Week in Review **30**

Computer Owners Friendly to Home Banking

18% of Respondents Own a Personal Computer

By LAURA GROSS

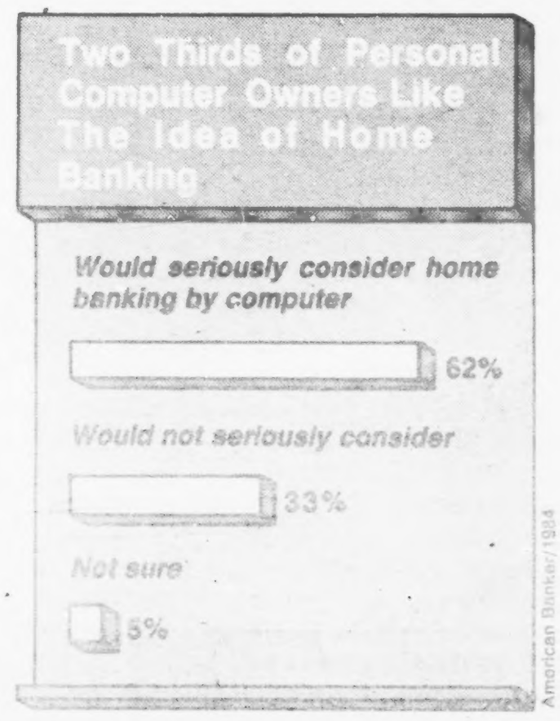
Two-thirds of the consumers who own personal computers say they'd seriously consider using the machines to bank at home, according to the *American Banker's* new consumer opinion poll.

How Consumer America Views the Changing Financial Services Industry

And almost as many in this group say they are comfortable with the idea of home banking by computer. They gave these responses last summer in telephone interviews that were part of a 1,000-household survey conducted for the *American Banker* by Reichman Research Inc., a New York-based opinion research firm.

Two sets of questions were asked regarding the future delivery of financial services through personal computers. The first attempted to gauge the level of personal computer

➳ **Home Banking: Page 4**



Options to Limit Wire-Transfer Risk

Banking Industry Hopes Reform Will Avoid Need for New Regulations

By TOM FERRIS

Second of two articles

NEW YORK — After spending a good deal of time studying how to reduce risk in the nation's large-dollar electronic payment networks, a Philadelphia banker told a group of his colleagues recently that he had finally come to a conclusion. The solution, he said, is to go back to using cash.

That line got a big laugh from an audience of wire-transfer specialists, who live day in and day out with the blessings and the dangers that rapid technological advances have brought.

Today's sophisticated operations enable wire networks to transfer the staggering total of more than $600 billion each day quickly and efficiently. But in the course of processing such huge amounts, banks expose themselves to substantial risks. And the industry is finding that determining ways to reduce those risks is a challenging task.

The key risk stems from the practice by some big banks of sending out large payments — sometimes adding up to billions of dollars — early in the day when they technically do not have the funds available to cover the transactions. When these payments are made over the Fed Wire network, the result is an overdrawn reserve account. Such payments over private systems leave an institution in large net-debit positions with other banks.

➳ **Wire Transfer: Page 28**

Fed Faces Decisions On New Holding Company Activities

By JAY ROSENSTEIN

WASHINGTON — The Federal Reserve Board is expected to make several major decisions within the next few weeks that could affect bank holding company expansion into new areas.

A few of the matters involve refinement of the Fed's views on interstate banking issues.

And it was learned that as early as this week, the Fed could issue advice to bank holding companies that want to begin or expand nonvoting equity investments in firms engaging in activities not generally considered permissible for bank holding companies.

Apparently, several holding compa-

➳ **Fed: Page 39**

SINCE 1981
ADP HAS DEMONSTRATED LEADERSHIP IN ATM SUPPORT.

In 1984, we:

- hit the 2 million monthly transaction mark on our nationwide ATM network, THE EXCHANGE, in March.
- were selected to support two more statewide/regional networks, Transaxion and the Northeast Exchange.
- contracted 32 financial institutions in July, our biggest month ever.
- are the only national ATM network represented at the New Orleans Exposition. Visit the Pelican 24-EXCHANGE machine outside the U.S. Pavilion.

For more information, call our V.P. of Marketing at (201) 365-7430

ADP THE EXCHANGE

THE EASIEST WAY TO SUPPORT YOUR ATMs TODAY ANYTIME, ANYWHERE IN THE U.S.A.

Your Mid-South Connection for Results

THIRD NATIONAL BANK

Member F.D.I.C.
Nashville, Tennessee

Citicorp Still Top Savings Institution Holding Company

Sears Roebuck Ranked Second and Financial Corporation of America Leaps to Third

By L. MICHAEL CACACE

NEW YORK — For the second year in a row, Citicorp, the nation's top commercial banking firm, was also the largest savings institution holding company in 1983.

And since the beginning of this year, Citicorp has more than tripled its thrift deposits by acquiring two additional savings and loans.

The combined deposits of Citicorp's three thrifts were $7.2 billion at midyear. If these three thrifts were combined into one S&L, the resulting institution would have been larger than the nation's eighth largest thrift on June 30, the $6.9 billion-deposit Metropolitan Savings Bank FSB, Brooklyn, N.Y.

These are some of the findings of the *American Banker's* fourth annual survey of the nation's top savings institution holding companies. For the first time, the survey includes holding companies for savings banks as well as S&L holding companies.

Citicorp, which had assets of $134.7 billion on Dec. 31, 1983, became an S&L holding company in 1982 with the acquisition of Fidelity Savings and Loan Association, San Francisco. At midyear 1984, Citicorp Savings FS&LA, as the S&L is now called, had $2.1 billion in deposits to rank 59th among the top thrifts in deposits.

Last January, Citicorp acquired two troubled S&Ls: First Federal Savings and Loan Association, Chicago, and New Biscayne Federal Savings and Loan Association, Miami. Subsequently, the thrifts were renamed Citicorp Savings of Illinois FS&LA and Citicorp Savings of Florida FS&LA, respectively. The Chicago-based thrift ranked 29th in deposits at midyear with $3.3 billion, and the Miami-based S&L ranked 82d with $1.7 billion.

For the second consecutive year, Sears, Roebuck and Co., Chicago, was the second largest savings institution holding company, with assets of $46.2 billion at yearend 1983. It controls Sears Savings Bank, Glendale, Calif., the nation's 25th largest thrift with deposits of $3.9 billion on June 30. Sears Savings Bank changed its name and location last year from Allstate Savings and Loan Association, Los Angeles.

Moving into third place, with the largest gain in rank among the top 10, was the Financial Corporation of America, Los Angeles, holding company for the American Saving and Loan Association, Stockton, Calif. At yearend 1983, Financial had assets of $22.7 billion, compared with assets of $6.6 billion a year earlier, when it ranked seventh. Financial acquired First Charter Financial Corp., Beverly Hills, in August 1983. First Charter was the fifth largest thrift holding company, with $9.4 billion in assets at yearend 1982.

Despite experiencing heavy operating losses and deposit outflows over the first half of 1984, Financial was able to cover the outflow by raising about $11 billion through alternative sources. Thus, its assets actually rose to $30.6 billion on June 30 and to $32.4 billion on Sept. 30.

Home Back on Top

H.F. Ahmanson & Co., Los Angeles, parent of Home Savings of America FS&LA, was fourth, with assets of $20.2 billion. Home Savings had ranked as the nation's largest thrift in deposits for 28 consecutive years, but American Savings supplanted it at yearend 1983.

However, the deposit outflows at American, coupled with Home Savings' recent acquisitions of other thrifts, enabled Home to surpass American on Sept. 30. Home reported deposits of $18.186 billion on Sept. 30, while American reported $18.18 billion.

Great Western Financial Corp., Beverly Hills, the parent of Great Western Savings FS&LA, was the fifth largest thrift holding company, with $18.6 billion in assets on Dec. 31.

Among the top 50 holding companies, 16 are new to the survey, including three new members among the top 10 firms.

CalFed Inc., Los Angeles, was formed in December as the holding company for California Federal Savings & Loan, and it ranked sixth with assets of $14.3 billion at yearend. Goldome FSB, Buffalo, N.Y., the nation's sixth largest thrift institution, placed seventh on the holding company listing because it owns two savings and loans. And Gulf & Western Industries Inc., New York, placed 10th because its subsidiary — Associates First Capital Corp. — owns the $10 million-deposit Associates FS&LA, San Ramon, Calif.

The other members of the top 10 are eighth-ranked Household International Inc., Prospect Heights, Ill., with $8.4 billion in assets; and Golden West Financial Corp., Oakland, with $8.2 billion in assets, placing ninth.

The Survey

According to the Federal Home Loan Bank Board, there were approximately 205 registered savings and loan association holding companies at yearend 1983, up 30% from the 158 registered holding companies in 1982. In 1981, there were just 93 S&L holding companies.

The *American Banker* surveyed 180 holding companies. Of this total, 71 submitted data for the survey; eight indicated that they began operating in 1984; three had been acquired through merger; three stated that they no longer owned a savings institution; one reported that it was dormant; and 94 did not respond. From those reporting, the top 50, based on their consolidated assets on Dec. 31, 1983, are listed.

The listing includes diversified holding companies — such as Sears, House-

➡ Thrift Companies: Page 24

Within an Industry Rich in Tradition,
We're Shaping Your Future
These 585 industry leaders took charge of their destiny
and founded the National Council of Savings Institutions
They created a national trade group that is
STRONG
Representing savings banks and savings and loan associations
with assets of more than $400 billion
PROGRESSIVE
Working to complete the process of deregulation
with policies arrived at by the total membership
GROWING
Welcoming 50 savings and loan associations
with assets of $30 billion as new members in the past year
and all of this after only one year
National Council of Savings Institutions
1101 Fifteenth St., N.W.
Washington, D.C. 20005
If you want to know why, call (202) 331-0270